

## FINANCE

```

29sept10 15:03:32 User233765 Session D232.2
$10.36      1.768 DialUnits File9
$10.36 Estimated cost File9
$24.47      4.176 DialUnits File15
$8.18       2 Type(s) in Format 9
$8.18       2 Types
$32.65 Estimated cost File15
$1.08       0.184 DialUnits File160
$1.08 Estimated cost File160
$55.79      9.521 DialUnits File148
$55.79 Estimated cost File148
$6.41       1.093 DialUnits File275
$6.41 Estimated cost File275
$2.18       2.000 DialUnits File610
$2.18 Estimated cost File610
$0.48       0.439 DialUnits File810
$0.48 Estimated cost File810
$35.66      27.222 DialUnits File20
$35.66 Estimated cost File20
$6.03       0.985 DialUnits File624
$6.03 Estimated cost File624
$18.73      3.197 DialUnits File621
$18.73 Estimated cost File621
$13.79      2.353 DialUnits File636
$13.79 Estimated cost File636
$2.81       2.579 DialUnits File613
$2.81 Estimated cost File613
$0.40       0.371 DialUnits File634
$0.40 Estimated cost File634
$0.61       0.557 DialUnits File813
$0.61 Estimated cost File813
OneSearch, 14 files, 56.445 DialUnits FileOS
$5.87 INTERNET
$192.85 Estimated cost this search
$193.69 Estimated total session cost 56.687 DialUnits

SYSTEM:OS - DIALOG OneSearch
File 608:MCT Information Svc. 1992-2010/Sep 29
(c) 2010 MCT Information Svc.
File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker
*File 625: This file no longer updates.
Use Newsroom for current records.
File 268:Banking Info Source 1981-2010/Sep W3
(c) 2010 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer
*File 626: This file no longer updates.
Use NewsRoom for current records.
File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog
*File 267: no longer updates. Please see
File 268 or NewsRoom for current content.

```

```

Set  Items  Description
---  ---

```

? s ((review???? (15n)(contract?? or document???????)) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))

## Processing

## Processing

```
608: MCT Information Svc._1992-2010/Sep 29
    702788 REVIEW???
    683462 CONTRACT??
    349573 DOCUMENT???????
    159884 PARTICIPANT????
    189166 PARTIE?
    2021801 GROUP????
    1769670 TEAM????
    2669 REVIEW????(15N) (CONTRACT?? OR
    DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
    462293 ACCESS???
    87973 AUTHORIZE????
    911020 SEND????
    282135 TRANSFER?
    61 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))

625: American Banker Publications_1981-2008/Jun 26
    22443 REVIEW???
    17753 CONTRACT??
    12552 DOCUMENT???????
    7856 PARTIE?
    9098 PARTICIPANT????
    16298 TEAM????
    97702 GROUP????
    94 REVIEW????(15N) (CONTRACT?? OR
    DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
    10756 SEND????
    18258 TRANSFER?
    22089 ACCESS????
    11606 AUTHORIZE????
    2 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))

268: Banking Info Source_1981-2010/Sep W3
    34489 REVIEW???
    22012 CONTRACT??
    22663 DOCUMENT???????
    14725 PARTIE?
    14385 PARTICIPANT????
    29710 TEAM????
    94137 GROUP????
    297 REVIEW????(15N) (CONTRACT?? OR
    DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
    15907 SEND????
```

# Save-2010-09-29\_130656

```

26361 TRANSFER?
41007 ACCESS???
6859 AUTHORIZE????
72 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS??? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))

626: Bond Buyer Full Text_1981-2008/Jul 07
20675 REVIEW???
23913 CONTRACT??
10786 DOCUMENT???????
17072 PARTICIPANT????
4737 PARTIE?
10549 TEAM????
65092 GROUP????
121 REVIEW????(15N)(CONTRACT?? OR
    DOCUMENT????????) (15N)((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
5784 SEND???
7061 TRANSFER?
7841 ACCESS???
13410 AUTHORIZE????
8 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS??? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))

267: Finance & Banking Newsletters_2008/Sep 29
10663 REVIEW???
10378 CONTRACT??
9579 DOCUMENT???????
4760 PARTIE?
11286 PARTICIPANT????
19750 TEAM????
56955 GROUP????
95 REVIEW????(15N)(CONTRACT?? OR
    DOCUMENT????????) (15N)((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
5675 SEND???
7451 TRANSFER?
18185 ACCESS???
1186 AUTHORIZE????
7 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS??? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))

TOTAL: FILES 608,625,268 and ...
791058 REVIEW???
757518 CONTRACT??
405153 DOCUMENT???????
1845977 TEAM????
2335687 GROUP????
211725 PARTICIPANT????
221244 PARTIE?
3276 REVIEW????(15N)(CONTRACT?? OR
    DOCUMENT????????) (15N)((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
551415 ACCESS???
121034 AUTHORIZE????
949142 SEND????

```

# Save-2010-09-29\_130656

341266 TRANSFER?  
S1 150 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)  
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))  
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR  
TRANSFER?))

? s pd>20000609

Processing  
Processing  
Processing

608: MCT Information Svc.\_1992-2010/Sep 29  
Processing  
7929922 PD>20000609

625: American Banker Publications\_1981-2008/Jun 26  
67450 PD>20000609

268: Banking Info Source\_1981-2010/Sep W3  
267443 PD>20000609

626: Bond Buyer Full Text\_1981-2008/Jul 07  
92853 PD>20000609

267: Finance & Banking Newsletters\_2008/Sep 29  
78679 PD>20000609

TOTAL: FILES 608,625,268 and ...  
S2 8436347 PD>20000609

? s s1 and (alert? or trigger?)

608: MCT Information Svc.\_1992-2010/Sep 29  
61 S1  
115812 ALERT?  
97855 TRIGGER?  
5 S1 AND (ALERT? OR TRIGGER?)

625: American Banker Publications\_1981-2008/Jun 26  
2 S1  
2788 ALERT?  
4304 TRIGGER?  
0 S1 AND (ALERT? OR TRIGGER?)

268: Banking Info Source\_1981-2010/Sep W3  
72 S1  
5187 ALERT?  
6398 TRIGGER?  
29 S1 AND (ALERT? OR TRIGGER?)

626: Bond Buyer Full Text\_1981-2008/Jul 07  
8 S1  
799 ALERT?  
3731 TRIGGER?  
1 S1 AND (ALERT? OR TRIGGER?)

267: Finance & Banking Newsletters\_2008/Sep 29  
       7 S1  
      1516 ALERT?  
      2702 TRIGGER?  
       1 S1 AND (ALERT? OR TRIGGER?)

TOTAL: FILES 608,625,268 and ...  
      150 S1  
      126102 ALERT?  
      114990 TRIGGER?  
   S3      36 S1 AND (ALERT? OR TRIGGER?)

**? s s1 and (financ? (25n) advisor?)**

608: MCT Information Svc.\_1992-2010/Sep 29  
      61 S1  
      1361032 FINANC?  
      150276 ADVISOR?  
      17499 FINANC?(25N)ADVISOR?  
       2 S1 AND (FINANC? (25N) ADVISOR?)

625: American Banker Publications\_1981-2008/Jun 26  
      2 S1  
      173562 FINANC?  
      13534 ADVISOR?  
      5045 FINANC?(25N)ADVISOR?  
       0 S1 AND (FINANC? (25N) ADVISOR?)

268: Banking Info Source\_1981-2010/Sep W3  
      72 S1  
      271229 FINANC?  
      19819 ADVISOR?  
      5212 FINANC?(25N)ADVISOR?  
      10 S1 AND (FINANC? (25N) ADVISOR?)

626: Bond Buyer Full Text\_1981-2008/Jul 07  
      8 S1  
      179530 FINANC?  
      19831 ADVISOR?  
      11603 FINANC?(25N)ADVISOR?  
       0 S1 AND (FINANC? (25N) ADVISOR?)

267: Finance & Banking Newsletters\_2008/Sep 29  
      7 S1  
      77860 FINANC?  
      17650 ADVISOR?  
      6558 FINANC?(25N)ADVISOR?  
       0 S1 AND (FINANC? (25N) ADVISOR?)

TOTAL: FILES 608,625,268 and ...  
      150 S1  
      2063213 FINANC?  
      221110 ADVISOR?  
      45917 FINANC?(25N)ADVISOR?  
   S4      12 S1 AND (FINANC? (25N) ADVISOR?)

**? s s1 and (financ? or credit?)**

```

608: MCT Information Svc._1992-2010/Sep 29
      61 S1
      1361032 FINANCF
      597083 CREDIT?
      25 S1 AND (FINANCF OR CREDIT?)

625: American Banker Publications_1981-2008/Jun 26
      2 S1
      173562 FINANCF
      99756 CREDIT?
      1 S1 AND (FINANCF OR CREDIT?)

268: Banking Info Source_1981-2010/Sep W3
      72 S1
      271229 FINANCF
      179741 CREDIT?
      71 S1 AND (FINANCF OR CREDIT?)

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
      179530 FINANCF
      61058 CREDIT?
      8 S1 AND (FINANCF OR CREDIT?)

267: Finance & Banking Newsletters_2008/Sep 29
      7 S1
      77860 FINANCF
      45418 CREDIT?
      4 S1 AND (FINANCF OR CREDIT?)

TOTAL: FILES 608,625,268 and ...
      150 S1
      2063213 FINANCF
      983056 CREDIT?
      S5 109 S1 AND (FINANCF OR CREDIT?)

```

**? s s1 and plan**

```

608: MCT Information Svc._1992-2010/Sep 29
      61 S1
      1159466 PLAN
      20 S1 AND PLAN

625: American Banker Publications_1981-2008/Jun 26
      2 S1
      39182 PLAN
      1 S1 AND PLAN

268: Banking Info Source_1981-2010/Sep W3
      72 S1
      44718 PLAN
      34 S1 AND PLAN

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
      37524 PLAN

```

```

      2  S1 AND PLAN
267: Finance & Banking Newsletters_2008/Sep 29
      7  S1
    21888  PLAN
      3  S1 AND PLAN

TOTAL: FILES 608,625,268 and ...
      150  S1
    1302778  PLAN
    S6      60  S1 AND PLAN

```

? s s1 and (financial (5n) plan)

```

608: MCT Information Svc._1992-2010/Sep 29
      61  S1
    826019  FINANCIAL
    1159466  PLAN
    13137  FINANCIAL(5N)PLAN
      0  S1 AND (FINANCIAL (5N) PLAN)

625: American Banker Publications_1981-2008/Jun 26
      2  S1
    144734  FINANCIAL
    39182  PLAN
    1511  FINANCIAL(5N)PLAN
      0  S1 AND (FINANCIAL (5N) PLAN)

268: Banking Info Source_1981-2010/Sep W3
      72  S1
    230028  FINANCIAL
    44718  PLAN
    1957  FINANCIAL(5N)PLAN
      1  S1 AND (FINANCIAL (5N) PLAN)

626: Bond Buyer Full Text_1981-2008/Jul 07
      8  S1
    104843  FINANCIAL
    37524  PLAN
    1894  FINANCIAL(5N)PLAN
      0  S1 AND (FINANCIAL (5N) PLAN)

267: Finance & Banking Newsletters_2008/Sep 29
      7  S1
    52283  FINANCIAL
    21888  PLAN
    1028  FINANCIAL(5N)PLAN
      0  S1 AND (FINANCIAL (5N) PLAN)

TOTAL: FILES 608,625,268 and ...
      150  S1
    1357907  FINANCIAL
    1302778  PLAN
    19527  FINANCIAL(5N)PLAN
    S7      1  S1 AND (FINANCIAL (5N) PLAN)

```

? s s1 and calendar

# Save-2010-09-29\_130656

```

608: MCT Information Svc._1992-2010/Sep 29
      61 S1
      68284 CALENDAR
      1 S1 AND CALENDAR

625: American Banker Publications_1981-2008/Jun 26
      2 S1
      2987 CALENDAR
      0 S1 AND CALENDAR

268: Banking Info Source_1981-2010/Sep W3
      72 S1
      2569 CALENDAR
      9 S1 AND CALENDAR

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
      15139 CALENDAR
      0 S1 AND CALENDAR

267: Finance & Banking Newsletters_2008/Sep 29
      7 S1
      1935 CALENDAR
      0 S1 AND CALENDAR

TOTAL: FILES 608,625,268 and ...
      150 S1
      90914 CALENDAR
      S8 10 S1 AND CALENDAR

```

## ? s1 and (previous (5n) update)

```

608: MCT Information Svc._1992-2010/Sep 29
      61 S1
      454833 PREVIOUS
      97919 UPDATE
      194 PREVIOUS(5N)UPDATE
      0 S1 AND (PREVIOUS (5N) UPDATE)

625: American Banker Publications_1981-2008/Jun 26
      2 S1
      15448 PREVIOUS
      3014 UPDATE
      2 PREVIOUS(5N)UPDATE
      0 S1 AND (PREVIOUS (5N) UPDATE)

268: Banking Info Source_1981-2010/Sep W3
      18471 PREVIOUS
      6522 UPDATE
      21 PREVIOUS(5N)UPDATE
      72 S1
      0 S1 AND (PREVIOUS (5N) UPDATE)

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
      25876 PREVIOUS
      2875 UPDATE
      7 PREVIOUS(5N)UPDATE
      0 S1 AND (PREVIOUS (5N) UPDATE)

```



```
267: Finance & Banking Newsletters_2008/Sep 29
      7 S1
      10735 PREVIOUS
      1880 UPDATE
      7 PREVIOUS (5N)UPDATE
      0 S1 AND (PREVIOUS (5N) UPDATE)
```

```
TOTAL: FILES 608,625,268 and ...
      150 S1
      525363 PREVIOUS
      112210 UPDATE
      231 PREVIOUS (5N)UPDATE
S9      0 S1 AND (PREVIOUS (5N) UPDATE)
```

? s au=robb, paul

```
608: MCT Information Svc._1992-2010/Sep 29
      0 AU=ROBB, PAUL

625: American Banker Publications_1981-2008/Jun 26
      0 AU=ROBB, PAUL

268: Banking Info Source_1981-2010/Sep W3
      0 AU=ROBB, PAUL

626: Bond Buyer Full Text_1981-2008/Jul 07
>>>Prefix "AU" is undefined
      0 AU=ROBB, PAUL

267: Finance & Banking Newsletters_2008/Sep 29
      0 AU=ROBB, PAUL

TOTAL: FILES 608,625,268 and ...
S10     0 AU=ROBB, PAUL
```

? s au=robb, p?

```
608: MCT Information Svc._1992-2010/Sep 29
      0 AU=ROBB, P?

625: American Banker Publications_1981-2008/Jun 26
      0 AU=ROBB, P?

268: Banking Info Source_1981-2010/Sep W3
      0 AU=ROBB, P?

626: Bond Buyer Full Text_1981-2008/Jul 07
>>>Prefix "AU" is undefined
      0 AU=ROBB, P?

267: Finance & Banking Newsletters_2008/Sep 29
      0 AU=ROBB, P?

TOTAL: FILES 608,625,268 and ...
S11     0 AU=ROBB, P?
```

? s s1 not s2

```

608: MCT Information Svc._1992-2010/Sep 29
      61 S1
      7929922 S2
      7 S1 NOT S2

625: American Banker Publications_1981-2008/Jun 26
      2 S1
      67450 S2
      2 S1 NOT S2

268: Banking Info Source_1981-2010/Sep W3
      72 S1
      267443 S2
      34 S1 NOT S2

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
      92853 S2
      5 S1 NOT S2

267: Finance & Banking Newsletters_2008/Sep 29
      7 S1
      78679 S2
      3 S1 NOT S2

TOTAL: FILES 608,625,268 and ...
      150 S1
      8436347 S2
      S12 51 S1 NOT S2

```

? rd

```

>>>Duplicate detection is not supported for File 625.

>>>Duplicate detection is not supported for File 626.

>>>Records from unsupported files will be retained in the RD set.
      S13 48 RD (unique items)

```

? S S9 NOT S2

```

608: MCT Information Svc._1992-2010/Sep 29
      0 S9
      7929922 S2
      0 S9 NOT S2

625: American Banker Publications_1981-2008/Jun 26
      0 S9
      67450 S2
      0 S9 NOT S2

```

# Save-2010-09-29\_130656

```

268: Banking Info Source_1981-2010/Sep W3
      0 S9
    267443 S2
      0 S9 NOT S2

626: Bond Buyer Full Text_1981-2008/Jul 07
      0 S9
    92853 S2
      0 S9 NOT S2

267: Finance & Banking Newsletters_2008/Sep 29
      0 S9
    78679 S2
      0 S9 NOT S2

TOTAL: FILES 608,625,268 and ...
      0 S9
    8436347 S2
    S14      0 S9 NOT S2

```

## ? RD

```

>>>Duplicate detection is not supported for File 625.

>>>Duplicate detection is not supported for File 626.

>>>Records from unsupported files will be retained in the RD set.
    S15      0 RD (unique items)

```

## ? DS

Set	File	Items	Description
	608	61	
	625	2	
	268	72	
	626	8	
	267	7	
S1	150		((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))
	608	7929922	
	625	67450	
	268	267443	
	626	92853	
	267	78679	
S2	8436347		PD>20000609
	608	5	
	625	0	
	268	29	
	626	1	
	267	1	
S3	36		S1 AND (ALERT? OR TRIGGER?)
	608	2	
	625	0	
	268	10	

	626	0	
	267	0	
S4	12	S1 AND (FINANC? (25N) ADVISOR?)	
	25		
	608		
	625	1	
	268	71	
	626	8	
	267	4	
S5	109	S1 AND (FINANC? OR CREDIT?)	
	20		
	608		
	625	1	
	268	34	
	626	2	
	267	3	
S6	60	S1 AND PLAN	
	0		
	608		
	625	0	
	268	1	
	626	0	
	267	0	
S7	1	S1 AND (FINANCIAL (5N) PLAN)	
	1		
	608		
	625	0	
	268	9	
	626	0	
	267	0	
S8	10	S1 AND CALENDAR	
	0		
	608		
	625	0	
	268	0	
	626	0	
	267	0	
S9	0	S1 AND (PREVIOUS (5N) UPDATE)	
	0		
	608		
	625	0	
	268	0	
	626	0	
	267	0	
S10	0	AU=ROBB, PAUL	
	0		
	608		
	625	0	
	268	0	
	626	0	
	267	0	
S11	0	AU=ROBB, P?	
	7		
	608		
	625	2	
	268	34	
	626	5	
	267	3	
S12	51	S1 NOT S2	
	7		
	608		
	625	2	
	268	32	
	626	5	
	267	2	
S13	48	RD (unique items)	
	0		
	608		
	625	0	
	268	0	
	626	0	
	267	0	

S14                   0    S9 NOT S2  
           608           0  
           625           0  
           268           0  
           626           0  
           267           0  
 S15                   0    RD   (unique items)

? T S13/6,K/ALL

13/6,K/1 (Item 1 from file: 608)

DIALOG(R)File 608: MCT Information Svc.

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06748582 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Kansas City, Mo., Blue Cross to Change Rules for Medical-Necessity Cases**

February 10, 2000

**Word Count: 559**

**Lead Paragraph:**

**Text:**

...be bound by their decision, and we're willing to make that a matter of **contract**."

Frank DiTirro, a physician and Blue Cross' chief medical officer, said Blue Cross already **contracted** with a California-based physician peer-review **group** that rules on appeals involving Blue Cross medical necessity disputes. This procedure will continue under the **contract** amendment, DiTirro said.

The medical necessity provision will be included in a **contract** amendment that Blue Cross will **send** to its 3,200 contracted physicians later this month. Other provisions include limiting Blue Cross **access** to physician financial records.

Blue Cross also announced the formation of a medical advisory committee...

...Blue Cross contract, said he remained concerned that if Blue Cross chooses and pays the **group** that decides medical necessity disputes, "it could potentially affect the decision."

Hellman said he would rather have the outside **review** **group** chosen by a medical society or state insurance commissioner.

In an unusual show of protest, at least 1,000 area physicians late last year declined to sign or delayed signing **contracts** with Blue Cross.

Blue Cross responded in December by **sending** contract amendments to all physicians in its health plan networks.

In January, Blue Cross sent...

13/6,K/2 (Item 2 from file: 608)

DIALOG(R)File 608: MCT Information Svc.

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06745062 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Orlando Sentinel, Fla., Idea Bank Column**

January 31, 2000

**Word Count:** 378

**Lead Paragraph:**

**Text:**

...baseline for measuring progress.  
Improve customer service levels and reduce demands on experts by improving **access** to information.  
Eliminate roadblocks to the flow of information and service.  
**Transfer** accumulated knowledge more efficiently.  
Virtually every function and activity within an organization can be the...  
  
...information can also be collected by observing work in progress; monitoring communications between individuals and **groups**; **reviewing** logs, **documents**, and file **transfers**; and soliciting commentary from external observers.  
One source for seminars and software in this field...

13/6,K/3 (Item 3 from file: 608)

DIALOG(R)File 608: MCT Information Svc.

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06740992 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Richmond Times-Dispatch, Va., Trade Names Column**

January 17, 2000

**Word Count:** 1228

**Lead Paragraph:**

**Text:**

...appropriate payer electronically. Payers include Medicare, Medicaid and HMOs. The payer cuts a check and **sends** the payment to the provider, the HEALTHeCLAIM client, and the client pays a fee to...  
  
...a key. The billing center will no longer need to key in the information before **sending** it to the payer.  
Compliance will also be enhanced because all of the information required...

...facilities that need accounts 60 days or older cleaned up.

Neel likens this service to **sending** in a SWAT **team**.  
HEALTheCLAIM analysts **review** the **documents** supporting the  
accounts receivable, identify and help obtain missing information, validate  
the charges, and pursue...apart from other billing companies. He finds it  
particularly attractive that Inova will have online **access** to  
information on its own home-health and long-term care patients. For  
example, the...

13/6,K/4 (Item 4 from file: 608)

DIALOG(R)File 608: MCT Information Svc.

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06734407 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Former Owner of Denver Broncos Sues Current Owner, Alleges Broken Deal**

December 28, 1999

**Word Count:** 852

**Lead Paragraph:** Dec. 28--Denver Broncos' owner Patrick Bowlen has sold or  
**transferred** part or all his ownership in the team without giving former  
owner Edgar F. Kaiser...

**Text:**

...Anne Colden, The Denver Post

Dec. 28--Denver Broncos' owner Patrick Bowlen has sold or  
**transferred** part or all his ownership in the team without giving  
former owner Edgar F. Kaiser...

...Under that agreement, Kaiser was to be notified if Bowlen ever decided  
to sell or **transfer** part or all his ownership, and Kaiser was to be  
given the chance to buy...

...was "obligated to give Kaiser prompt notice of any election or intention  
to sell or **transfer**" any interests in the team.

According to the complaint, Kaiser has reason to believe that Bowlen  
has made **transfers** in ownership, "all of which are subject to  
Kaiser's right of first refusal."

The...

...members or to companies.

In addition to Bowlen, the complaint names as defendants purchasers  
and **transferees** of the Denver Broncos after June 1, 1984, as "John  
Does and John Doe corporations..."

...complaint says, Bowlen told Kaiser that interests in the partnership and  
the Broncos had been **transferred** to "members of the Bowlen family."

Kaiser's Canadian lawyers were notified in August that...

...or a portion of the interests in the partnership and the Denver Broncos  
had been **transferred** to a Canadian trust," the complaint states.

According to a letter written by Kaiser to...

...involving the Broncos."

Kaiser said in the letter that his lawyers had repeatedly asked to "review documents" that record the ownership history of the Broncos since you bought the team," and despite waiting for months, they haven't been provided. "Therefore, without having access to the documents, we will have no option but to proceed by reluctantly instigating legal proceedings," Kaiser wrote...

...Northwest," the article quoted him as saying.

In the lawsuit, Kaiser seeks to undo any transfers of the interests in the Broncos; money damages to be proven at trial "measured by ...

13/6,K/5 (Item 5 from file: 608)

DIALOG(R)File 608: MCT Information Svc.

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06647536 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Denver Business Helps Patients Work through HMO Appeals Processes**

March 14, 1999

**Word Count:** 1716

**Lead Paragraph:**

**Text:**

...the only way to find relief from their condition, and they didn't have easy access to any public pool, so they wanted to know if we would help them try...we're going to take ourselves out of it, and we'll have an independent group do this."

Sloans Lake contracted with University Physicians Inc., the physicians' association based at the University of Colorado Health Sciences Center, and Colorado Foundation for Medical Care, which specializes in reviewing medical billing, to provide the external review service as of March 1.

If a member wants even more separation between the plan and the reviewer, Sloans Lake will send the file to an out-of-state company.

"An out-of-state reviewer couldn't...

...Maybe we need to do some more work here, and we should go ahead and authorize it as the result of additional information being provided."

Frey says it's not her...

13/6,K/6 (Item 6 from file: 608)

DIALOG(R)File 608: MCT Information Svc.



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06636287 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**State-Run Mental Health Program for Colorado Youth Is Put on Probation**

February 13, 1999

**Word Count:** 1023

**Lead Paragraph:**

**Text:**

...health and safety of the youths, programming and treatment, and availability of staff.

The licensing **team** detailed the problems:

-- Critical incident reports were not all **documented** and available to the **team** conducting last week's **review**, and have not routinely been provided to state licensing authorities, even though incidents are reported...

...of that. In addition, two other staffers did not resubmit fingerprints to the CBI after **transferring** from a CMHIP position to a Sierra Vista job. This is a licensing requirement.

-- There...

...inspections records not being posted and flammable aerosol disinfectants not being properly stored to prevent **access** by youths.

Eisnach said the probationary license calls for Sierra Vista to come into full compliance with licensing and **contract** standards within 30 days.

Monitoring by the same **review team** which found the difficulties will continue weekly for the next 45 days, then every other...

13/6,K/7 (Item 7 from file: 608)

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00111981 **Story Number:** 5356 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**MAJOR SOFTWARE MAKERS STRATEGIZING TO DEVELOP "GROUPWARE" TECHNOLOGY**

August 16, 1992

**Word Count:** 1380

**Lead Paragraph:**

**Text:**

...the public's attention. And they promise to transform the ways companies conduct meetings, get **access** to information and organize their businesses. At the same time, they also could transform the...

...say groupware will lead to the "democratization" of business, in that people will have greater **access** to information and to each other. And with meeting software and with information-sharing software...

...most groupware systems, e-mail lets groups of computers users connected together share information and **send** messages back and forth. Sophisticated groupware programs are starting to combine e-mail with other functions, like **accessing** company data bases.

- Group scheduling. Tired of playing phone tag with colleagues just to schedule...

...looking at information. At Price Waterhouse, 13,000 Notes users around the world have easy **access** to company and client information that resides in file servers throughout the firm.

- Work flow...

...added or deleted, often culled automatically from company data bases stored in large computer systems.

- **Group** writing. Programs like Mainstay's Markup have been on the market for several years, allowing several users connected together to edit and **review** the same **document**.
- Electronic conferencing. Marriott Corp., in Bethesda, Md., is among a pioneering collection of corporations installing...

13/6.K/8 (Item 1 from file: 625)  
DIALOG(R)File 625: American Banker Publications  
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0200050

## Advisory Tasks

June 2, 1997

### Text:

- ...75.
3. Determined that it would not revisit the guidance in Chapter 22 regarding which **contracts** must be accounted for as deposits, and requested the resource **group** to **review** and comment on the AICPA discussion draft on deposit accounting.
  4. Requested the resource **group** revisit the proposed amended interrogatory 13 regarding loss limiting provisions in quota share reinsurance **contracts**.
  5. Directed NAIC staff to report to study **group** and resource **group** members on the 1996 annual statement responses to interrogatory 14.
  6. **Authorized** the chairman of the study group to write a letter conveying the restatement of the...

...current year") and to determine whether the note should make explicit reference to loss portfolio **transfers**.

**Company Names (DIALOG Generated):**

**Authorized** ; Casualty Actuarial Task Force ; Property & Casualty Reinsurance Study Group ; Reinsurance Markets Association ; Special Issues Committee

13/6,K/9 (Item 2 from file: 625)

DIALOG(R)File 625: American Banker Publications

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0160960

**\* Fed Liberalizes Rules Governing Wire Transfers by Third Parties**

August 10, 1995

**\* Fed Liberalizes Rules Governing Wire Transfers by Third Parties**

**Text:**

The Federal Reserve Board on Wednesday eased its Fed Wire **transfer** rules to free banks from approving each transaction carried out by a third party.  
The...

...daily limits for all transactions conducted by third parties. That's how banks currently handle **transfers** processed through companies they own.

For example, a bank could set a \$10 million daily...

...policy review.

Also on Wednesday, the Fed expanded the Fed Wire closing time for securities **transfers**. All **transfers** must be sent by 3:15 p.m., 45 minutes later than now required. Bankers then would have until 3:30 p.m. to return **transfers** sent by mistake.

Finally on Wednesday, the Fed proposed new safeguards for the automated clearing...

...restrictions on third-party providers during the early 1980s, aimed at limiting the provider's **access** to the bank's Fed account. Regulators feared a third-party would wipe out the...

...which is used to settle Fed Wire transactions..

Also included in its final Fed Wire **transfer** regulation, the Fed said it will no longer prevent a bank's top Fed Wire...

...banks.

The central bank also killed a requirement that each institution's board of directors **review** every agreement with private third

**parties.** Instead,  
the board must retain broad oversight of the **contracts.**  
To buy some time, the Fed ordered banks to table any plans to move their  
...

13/6.K/10 (Item 1 from file: 268)  
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00385909 54846599 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Share the load**

Jun 2000  
**Word Count: 2,456**  
**ARTICLE REFERENCE NUMBER:**

...98 percent loaned out. "We're pushing the seams ... [but] I don't want to **send** a message to my members that I'm not going to keep doing loans," Thelen...can be participations? What types of reports will you present to your board?

Paragon Financial **Group** has sample **documents**, which its clients can use as models. Others might opt to draft their own. Whatever the source, it's wise to have your attorney **review** the **documents.**

THE BIG PICTURE  
As Myers sees it, the advantages of loan participations extend far beyond...later proves to be fraudulent?

Dianne Molvig is a free-lance business writer who owns **Access** Information Service, a Madison, Wis., research and writing company.

13/6.K/11 (Item 2 from file: 268)  
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00383835 53596045 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Recruiting & serving SEGs**

May 2000  
**Word Count: 3,264**  
**ARTICLE REFERENCE NUMBER:**

...Four of five Northwest Federal branches are located in secured government facilities with no public **access**, so Paulus must carefully recruit SEGs in close proximity to the credit union's Herndon, Va., branch. It's the only one that currently allows public **access.**

"Even though we offer many remote services, prospective SEGs still want to know where our...

...But that changed with the 1998 passage of H.R. 1151-the Credit Union Membership **Access** Act.

The National Credit Union Administration's (NCUA) revised Chartering and Field of Membership Manual...of inclusion from the sponsor group to submit to NCUA or your state regulator. Before **sending** the application with its appropriate documentation to the regulator, meet with the credit union's...

...a 25-mile test.

Application delays for community charter conversions. Credit unions report delays in **reviewing** their applications and repeated requests for additional **documentation** along with the expense of providing that information.

Specifically, Mica asked NCUA to **review** its SEG addition process to determine why delays have occurred, whether regions are handling **group** additions consistently, and whether applications for **groups** of fewer than 3,000 are being handled in a more streamlined manner than larger...

...and Field of Membership Manual for Federal Credit Unions during an upcoming board meeting.

members **access** to convenient services while generating shared interchange or surcharge income for the credit union.

Consider or of fice, how **transferable** are your present services and at what cost? "It's no longer as easy as...  
...them to pick their source of communication and document each discussion and request. We also **send** out an annual survey to SEGs to find out what events their employees might be...

...bottom line.

"What often happens is that a credit union brings a SEG on board, **sends** a representative out to an orientation session; and ends up with a lot of members...

13/6.K/12 (Item 3 from file: 268)  
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00383794 53574415 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Open about privacy**

May 2000  
**Word Count: 595**

**ARTICLE REFERENCE NUMBER:**

...we have always done well.

Nevertheless, ICBA staff has just come off a grueling spring, **sending** highly technical and detailed comment letters to regulators dealing with consumer privacy directives embedded in...

...banks collect. I explained that we carefully select reputable outsourcers and third-party partners. We **review** and strictly limit the customer information that may be shared. We require-via written **contract**-that any third **parties** with whom we work must maintain the confidentiality of the information. I also explained that we limit the number of employees who have **access** to private financial

information. And I reiterated the fact that many community banks do not...

13/6,K/13 (Item 4 from file: 268)

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00377895 47287277 (USE FORMAT 7 OR 9 FOR FULLTEXT)

## The perils of privacy

Dec 1999

Word Count: 1,971

### ARTICLE REFERENCE NUMBER:

#### Abstract:

...against US Bancorp for alleged violations of the Fair Credit Reporting Act, the Electronic Fund **Transfer** Act, Regulation E, National Automated Clearing House Association's Operating Rules, Minnesota's Prevention of...

...U.S. Bancorp for alleged violations of the Fair Credit Reporting Act, the Electronic Fund **Transfer** Act, Regulation E, National Automated Clearing House Association's ("NACHA") Operating Rules, Minnesota's Prevention...

...The plaintiffs are suing the banks for invasion of privacy, violations of the Electronic Fund **Transfer** Act, and California's Business and Professions Code, which prohibits unfair and illegal practices and...

...of such agreements;

4. The bank's standards and procedures for deciding with which third **parties** it will share customer information, what information will be provided and what terms and conditions are imposed on the use of such information, and the bank's policies and other **documentation** reflecting the bank's criteria and procedures for **review** and approval of such agreements with third **parties**;

5. The types of customer information transmitted to third **parties**, the source of such information, the manner of providing such information to the third parties...

...party;

8. The types of products or services sold to bank customers by such third **parties** and copies of all telemarketing scripts and direct mail solicitations used by such third **parties**;

9. All **documents** reflecting the bank's authority to **review** and/or approve telemarketing scripts and direct mail solicitations of third party entities, and the bank's standards and procedures for **reviewing** such scripts and solicitations;

written- material furnished -to consumers 10. All once they agree to ...

...Accordingly, the agreements that provide for such sharing should give the bank the right to **access** such information, and to monitor the third party's activities in whatever manner the bank...

...the compliance of any third party partners with all applicable requirements of the Electronic Funds **Transfer** Act and NACHA rules. Many non-bank entities are unaware of the technical requirements imposed... author has extensive experience in banking issues relating to money laundering, privacy, and electronic funds **transfer**, and has worked closely with ABA on several committees and task forces.

13/6.K/14 (Item 5 from file: 268)  
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00375522 45150049 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
"Know your customer" lives on: Guidelines for compliance

Sep/Oct 1999

Word Count: 7,043

**ARTICLE REFERENCE NUMBER:**

...are three basic types of federal money laundering crimes: financial transaction money laundering; money laundering **transfer** or transportation; and financial institution money laundering.

Financial Transaction Money Laundering Crime'  
Persons or entities...

...whichever is greater, or imprisonment of not more than 20 years, or both.

Money Laundering **Transfer** or Transportation Crime<sup>3</sup>

Persons or entities are guilty of a money laundering **transfer** or transportation crime if they transport, transmit, or **transfer**, or attempt to transport, transmit, or **transfer** a monetary instrument or funds from a place in the United States to or through...

...activity;" or

(b) knowledge the monetary instrument or funds involved in the transportation, transmission, or **transfer** represent the proceeds of some form of unlawful activity and knowledge that such transportation, transmission, or **transfer** was designed, in whole or in part, to conceal or disguise the nature, location, source...

...also permitted under this statute. A person may be found guilty of a money laundering **transfer** or transportation crime if it can be established that (1) a law enforcement officer represented that the transportation, transmission, or **transfer** involved the proceeds of some form of unlawful activity and that it was designed to...

...twice the value of the monetary instrument or funds involved in the transportation, transmission, or **transfer**, whichever is greater, or imprisonment for not more than 20 years, or both.

Financial Institution...

...if:

(a) he or she knowingly engages or tries to engage in a deposit, withdrawal, **transfer**, or exchange of funds or a monetary instrument by, through, or to a financial institution...

...derived from "specified unlawful activity."

This statute may be used to convict a bank that **transfers** or

takes transactions involving an aggregated amount of more than \$10,000 over any period of time, where the bank "knew" or "should have known" that the funds, **transfers**, or monetary instruments involved in the transactions were derived from a criminal offense.

Anyone convicted...fourth category is defined to include the following:

Any transaction (which ... means a deposit; withdrawal; **transfer** between accounts; exchange of currency; loan; extension of credit; purchase or sale of any stock, bond, certificate of deposit, or other monetary instrument or investment security; or any other payment, **transfer**, or delivery) by, at, or through the financial institution and involving or aggregating \$5,000...customers.

Obtain evidence of identity from customers seeking to conduct significant business transactions, including wire **transfers**.

Be aware of any unusual transactions relative to the customer's known business.

When opening...the information that must be obtained when individuals or entities act on behalf of third **parties**, the actions that will be expected to verify such information, and how verification will be **documented**.

Identify **Documentation** Required on All Types of Accounts

Most banks have procedures describing the **documentation** required to open accounts or to perform certain transactions. These procedures should be **reviewed** and, if necessary, enhanced so that all employees can easily determine exactly what **documentation** the bank requires in every circumstance. The required **documentation** should be **reviewed** to make sure it captures appropriate information in accordance with the bank's ability and...

...minimal flexibility, such as a mechanism for authorizing limited exceptions where appropriate. However, any employees **authorized** to allow such exceptions must understand the importance of complying with the money laundering and...and products, bank operations, fair lending, Year 2000, Community Reinvestment Act, investment products, electronic fund **transfers**, cyberbanking, advertising, interstate banking, escheat of unclaimed property, risk management, contract review, compliance, and outsourcing...

13/6.K/15 (Item 6 from file: 268)

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00373813 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The forced evolution of mortgage production**

Oct 1999

**Word Count:** 05060

**ARTICLE REFERENCE NUMBER:**

...as temporary market irrationality, let's look more closely at the message the marketplace is **sending** to the industry-because it is significant. To ignore this message may doom us to...

...Internet mortgage origination is not an entirely self-service delivery system. It must provide real **access** to real representatives who can help customers complete applications or simply answer questions for them...



...consumer awareness of competitive products and prices. The Internet will pair that awareness with easy **access** to a wide variety of information on qualification and financing options.

Given the vastness of...fundamentally antithetical to the consumer expectations set up when you provide online application-taking and **access** to immediate online underwriting. The operation must be organized to take customers to the point...

...has dried up.

When combined with the escalating cost of advertising on the Internet, the **access** to capital of the lead Internet lenders doing IPOs is critical to the entry strategies...but will naturally gravitate to them because of top-of-mind awareness and ease of **access**. As the use of mass media by the largest Internet lenders speeds up, it will...order to request, receive and approve an appraisal); and

\* Automated remote delivery of the closing **documents**, with closing **document** preparation being reduced to the point that the processing **team** merely **reviews** online the few pieces of additional closing data that must be added, and clicks on...

13/6.K/16 (Item 7 from file: 268)

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00372459 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Checking the compliance files**

Sep 1999

**Word Count: 01294**

**ARTICLE REFERENCE NUMBER:**

...insurance programs, covering such areas as due diligence, training, supervision and complaints handling. He recommends **sending** the board a series of regular reports covering a variety of results and statistics (see...

...include data ranging from annual income and net worth to risk tolerance, premium sources and **access** to additional funding. In addition, a suitability review would encompass product appropriateness (a very large... insurance affiliate hasn't been a big issue-yet. PNC's Terwilliger suggests that institutions **review contracts** with third **parties**, analyzing them with an eye toward determining what data they actually need. Given the current...

13/6.K/17 (Item 8 from file: 268)

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00371388 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Comply with on-line service regs**

Sep 1999

Word Count: 00615

**ARTICLE REFERENCE NUMBER:**

...in Portland, Ore.

All regulations credit unions must adhere to governing lending, savings, electronic funds **transfer**, new accounts, and so forth apply to online operations as well. But it's important...

...to identify members (personal identification number), summary of members' liability, and how to address unauthorized **access**.

Establish a backup system and test it.

Establish Web site policies and procedures.

If members must submit a signed authorization for each payee included in bill paying or funds **transfer**, establish measures to verify each payee.

Establish reconciling procedures to cover all types of electronic...

...reference materials regarding system security, control, and liability.

Make sure agreements with vendors: 1) address **access**, ownership, and control of member information and other data; 2) provide assurances for continuation of...

...vendors; 4) address responsibility for security and indemnity and provisions for failure due to third **parties**; 5) allow for timely update of content and capabilities; 6) allow the credit union to **review** independent annual audits and other reports; and 7) address reasonable security precautions by the service provider.

Determine whether expiration dates for interrelated service **contracts** coincide.

Establish requirements for due diligence **reviews** of third-party providers.

Take steps to protect against violations of licensing agreements in distributing...

13/6,K/18 (Item 9 from file: 268)

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00364182 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Comptroller's report of operations--1998**

Mar 1999

Word Count: 30230

**ARTICLE REFERENCE NUMBER:**

...The special assistant to the CIO has responsibility for the Policy, Planning and Quality Assurance **team**, administrative matters, and budget.

The staff's key roles include providing support for the Investment **Review** Board; coordination of the ITS home page; ITS **contract** coordination; IT budget planning; strategic planning; security; and development of policies, procedures and programs that...exam process.

Information Services made new technologies to the OCC for more

effective and efficient **access** and reporting of data. The first Data Mart of the Enterprise Data Warehouse was completed and implemented. The division also addresses the continuing need for more efficient OCC network **access** by designing and implementing a Webbased electronic mail system and new dial-up manager for...

...During 1998, Network Services instituted new processes that ensure OCC employees have timely and reliable **access** to OCC's information technology systems and automated data sources. In order to accomplish this ...

...was developed and distributed, and high-speed modem pools were installed to facilitate dial-in **access** and reduce connection drops by 30 percent.

Executive Committee

As of December 31, 1998, the...national banking system, the OCC's supervisory activities, and related issues; ensuring fair and easy **access** to the agency's public information; coordinating internal communications; and managing news media relations for...to HUD in the first few months of the year, prior to this function being **transferred** to the Office of the Ombudsman.

In order to increase the uniformity of fair lending...2000 preparedness. Over 500 examiners received specialized training to ensure adequate knowledge and skills to **access** banks' testing activities, and over 4,437 year-2000 examinations were conducted. To ensure the...Law Division provided a precedent-setting opinion when it advised a national bank that funds **transfer** agent agreements (FTAA's) may be considered as community development services under the Community Reinvestment Act...

...cases, the CDC will act as a financial intermediary, buying and reselling certain types of **transferable** state tax credits. This letter was precedential for two reasons. First, it discussed, for the...

...Matters

In 1998, CCL also played an active role on the OCC's National Fair **Access** Committee, and in the development of the publication, A Guide to Tribal Ownership of a...chief counsel in matters affecting the interplay of state insurance regulation and permissible insurance activities **authorized** for national banks. These matters include the development of a model complaintsharing agreement between the...banks to produce OCC documents.

Responded to numerous requests under 12 CFR part 4 for **access** to OCC documents and/or testimony of OCC officials.

Personnel/Administrative Litigation

During 1998, the...

...bank compliance with federal securities laws applicable to bank municipal and government securities dealers, bank **transfer** agents, and other bank securities activities. The division is the OCC's liaison to federal...application. The initial effort focused on expedited branch application filings. The revisions developed by the **team** resulted in a shortened form to be used to **review, document,** and approve the transaction. This format was devised considering an evaluation of risk involved, processing...previously relocated from Texas to New Mexico, retaining its Texas branches. The resulting bank is **authorized** to retain and operate the branches of both merging banks under 12 USC 36(d) and 1831u(d). [Corporate Decision No. 98-07, dated January 15, 1998] The OCC **authorized** a national bank located in California to purchase a New York City branch of a...

...banks undergoing interstate mergers to carry on their fiduciary activities. The resulting bank is also **authorized** to exercise

fiduciary powers in Missouri under 12 USC 92a, 36(f)(2), and 215a...

...certification authority to enable subscribers to generate digital signatures that verify the identity of a **sender** of an electronic message. The certification process will also enable subscribers to be certain ...loans made by the bank or its lending affiliates. The services described are either expressly **authorized** or considered to be part of or incidental to the business of banking as they...finds that such site leasing is incidental to permissible personal property leasing and is therefore **authorized** by the OCC's regulations at 12 CFR part 23. This decision provides a further...Secretary of Welfare, to attempt to develop a mechanism to tie Pennsylvania's electronic benefit **transfer** program accounts to the bank's checking and savings accounts. [Corporate Decision No. 98-21...in New Mexico and have branches in Colorado. The transactions to complete the consolidation are **authorized** under 12 USC 215a-1 and 1831u, and comply with the provisions of the Oakar...

...requires that parties who wish to acquire control of a national bank through purchase, assignment, **transfer** or pledge, or other disposition of voting stock notify the OCC in writing 60 days...a community development focus operate with and maintain an ongoing community development focus and are **authorized** to have other national banks provide them equity financing under the provisions of the Community...

...Corporation, community development projects, and other public welfare investments (12 CFR 24). The CDD also **authorized** two existing national banks to convert their mission to one with a community development focus...

...tax credit developers to act as a financial intermediary; buying and reselling certain types of **transferable** state tax credits; and acting as advisor providing financial, transactions, and tax planning advice to...

...the OCC Internet. The Web site enables bankers, examiners, community development partners, and others to **access** all of the OCC's community and economic development initiatives. The Web site also provides ...develops and analyzes information on and assesses risk in international lending, including the evaluation of **transfer** risk associated with exposures to countries experiencing difficulty servicing their external debt. Through IB&F...similar forums.

In 1998, the Community Relations Division:

Organized a special "Comptroller's Forum" on **access** to financial services and community development finance for outgoing Comptroller Eugene Ludwig and incoming Acting...

...Department regarding the Large Bank CRA Examination project;

Was represented on the OCC's Financial **Access** Steering Committee;

Provided assistance and information for the Acting Comptroller's keynote addresses at three...

...national and regional civil rights and minority-based organizations, particularly those that are concerned with **access** to financial services. The division is responsible for the OCC's outreach to this sector ...

...of the NAACP, MUA coordinated and organized a training program with the NAACP on fair **access** to credit and the Community Reinvestment Act (CRA) for NAACP affiliates across the country. The...

...OCC's exhibit booths demonstrated an interest in OCC's employment

opportunities and information on **access** to financial services, CRA, and fair lending issues.

During the first quarter 1998, MUA hosted...

...suggestions for the OCC's efforts to promote continued progress in community development finance and **access** to financial services within the national banking system.

Public Affairs Department  
The deputy comptroller for...

...and maintains the agency's Internet presence (<http://www.occ.treas.gov>), which offers quick **access** to agency materials.

Uses appropriate technological means to improve and maintain internal and external communication...

...of Information and Privacy acts.

Operates and oversees the Public Information Room, which offers easy **access** to the agency's public documents.

Certifies copies of bank corporate documents.

The Communications Division's 1998 accomplishments reflect a continued emphasis on public **access** to information. The Public Information Room offers the public quick **access** to agency documents, including press releases, issuances, CRA evaluations, comment letters on proposed regulations, securities...

...of the needs and demands of its target audience. The site gives the public quick **access** to a wide range of OCC documents. The site continues to provide **access** to actual CRA evaluations as well as a searchable database of the CRA ratings; a...policies and procedures throughout BSOP.

In 1998, the division initiated a long-term total compensation **review**. The purpose of this **review** is to ensure that our compensation program aligns with the OCC's strategy, direction, and pay philosophy. We **contracted** with the Hay Group, a highly regarded human resources consulting organization, to conduct the study.

We began work on...and assisted in establishing the Hispanic Employees Working Group. Through these affinity groups, employees requested **access** to mentoring relationships, and Organizational Effectiveness has partnered with Continuing Education to develop a structured...

...went on-line in 1998 and included a variety of automatic features to provide quick **access** to its contents. Automated service request forms assisted online users through the request process for...

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00358275 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Speeches and congressional testimony**

Dec 1998  
**Word Count: 52391**  
**ARTICLE REFERENCE NUMBER:**

...against discrimination in the small business market. As such, we believe

this change would improve **access** to credit. It is not too late for you to express your views to the...

...hundreds of national bankers, minority small business owners, and local business development officials to discuss **access** to credit and financial services for minority-owned small businesses. I have continued these meetings...

...fit their customers' distinctive needs--more flexible loan products like small business lines of credit **accessed** by check drafts or loans that are principally underwritten on a cash-flow basis with...risks while providing both loans and equity capital to businesses that have generally had limited **access** to the financial mainstream.

Now, of course, a positive attitude cannot be a one-way...did not contribute significantly to maintaining the safety and soundness of national banks, facilitate equitable **access** to banking services for all consumers, or accomplish the OCC's other statutory responsibilities. Following...the first two provisions of the alternative section 102 in the draft bill, which (1) **authorize** 24 **transfers** per month from any interest-bearing account to another account of the owner in the... internal analysis of examiners. Second, these sections will buttress existing, uniform procedures for handling and **accessing** supervisory information by requiring thirdparty litigants to seek supervisory information directly from the supervisory agencies...

...that their privileges will be waived if they voluntarily permit the supervisory agencies to have **access** to privileged information that can be valuable to an examiner's assessment of safety and soundness. These sections favorably resolve many of the unsettled issues regarding the handling of **access** to supervisory information, while preserving a process, including judicial review, by which third parties may seek **access** to supervisory information. Community and Consumer-Related Provisions (Sections 310 and 402) Elimination of certain...alternatives. The first alternative, removes these prohibitions. The second alternative: (1) effective as of amendment, **authorizes** depository institutions to permit the owner of any interest-bearing deposit or account to make up to 24 **transfers** per month to another account of the owner in the same institution, (2) permits depository...in SAIF in excess of the designated reserve ratio of 1.25 percent to be **transferred** to the SAIF Special Reserve, SAIF would never reach the 1.35 percent reserve ratio required for the FICO **transfer**. Therefore, savings associations would not receive any refunds for their FICO payments under this amendment...Summary: Currently, section 5(c)(3)(A) of HOLA (12 USC 1464(c)(3)(A)) **authorizes** a Federal savings association to invest in real estate (or loans secured by real estate...

...language referring to the Community Development Block Grant program with the same language that currently **authorizes** community development investments by national banks and State member banks. This section also replaces the...not a savings bank or a savings bank holding company, unless the activity is otherwise **authorized** under the BHC Act. OCC Comment: The OCC does not object to the repeal of...regulatory or supervisory authority.

However, the privilege created by section 45 does not prevent duly **authorized** committees of the United States Congress or the Comptroller General of the United States from obtaining **access** to this information. In addition, the Federal banking agencies may waive this privilege, in whole or in part, at their discretion, and may **authorize access** to confidential supervisory information for any appropriate governmental, law enforcement, or public purpose in accordance...

...also provides definitions for "confidential supervisory information,"

"supervisory process," and "financial institution" Finally, this section **authorizes** each Federal banking agency, after consultation with the other Federal banking agencies and the National...

...examination privilege. Second, the proposed legislation will enforce existing, nationwide uniform procedures for handling and **accessing** supervisory information, requiring third party litigants to seek supervisory information directly from the Agencies and...

...concerns that their privileges will be waived if they voluntarily permit the Agencies to have **access** to privileged information that is otherwise valuable to an examiner's assessment of safety and...

...The proposed legislation favorably resolves many of the unsettled issues regarding the handling of and **access** to supervisory information, while preserving a process, including judicial review, by which third parties may seek **access** to supervisory information in appropriate circumstances.

Sec. 502. Amendment to Federal Credit Union Act Summary...in making information available to the public. For example, the community group representatives want better **access** to all of the materials that accompany regulations, such as examiner guidance and interpretive letters simply do not have enough time to read all the paper the OCC **sends** them. The format of our regulations makes them difficult for examiners to use; they would...they are required to provide too much information to regulators. They complain that the OCC **sends** them much more paper than they have time to read. This is a problem particularly...groups, discussions about the clarity of the OCC's rules tended to expand to include **access** to the information that the OCC maintains. Many participants liked the fact that the OCC...

...the Internet. Community group representatives stressed that they cannot evaluate how the OCC regulates without **access** to the materials that accompany or interpret regulations. These representatives urged the OCC to provide better **access** to all the guidance materials that the OCC uses in its supervision. They suggested that...

...groups were optimistic that the OCC's Internet would be helpful in giving them better **access** not only to regulations but also to preambles and interpretive letters. The consensus among all...  
...electronically in searchable form. Examiners did point out that they continue to have problems with **access** even with increased use of electronic communication because they may not have Internet **access** at the banks they examine. Participants in some groups also talked about the effectiveness of...has had longstanding experience in handling and safeguarding sensitive customer information and protecting consumer privacy. **Access** to and use of financial information is the lifeblood of the financial services industry-ensuring...

...in a more expedient and efficient manner. Use of on-line computer software facilitates the **transfer** of information almost instantly.

Proposed bank mega-mergers and the emergence of financial services conglomerates...

...institutions is to use this wealth of customer information responsibly, to safeguard it against improper **access**, and to build consumer confidence in the knowledge that both are occurring. Shortly after I...

...electronically transmitted. In addition, the OCC routinely examines banks for internal controls to ensure that **access** to customer data is limited to bank employees who need the data to properly perform...closely guarded by consumers. Two growing and alarming practices that are

thriving on this ready **access** to consumer information have come to be known in the public arena as account information...counterpart, H.R. 4151. These bills make it a crime to knowingly and unlawfully possess, **transfer**, or use a means of identification of another person with the intent to commit or...

...is to be used beyond the purpose for which the information was provided; (3) consumers' **access** to their information and an opportunity to correct it for inaccuracies; and (4) reasonable steps...in new payment methods, including issuers, distributors and processors, could result in more people having **access** to consumer information. Other commenters noted that the potential for privacy invasions ...consumers voluntarily reveal to the issuer and information about their transactions with merchants would be **transferred** to the issuer's affiliates and to other parties.<sup>69</sup> Several commenters asserted that selfregulatory...

...collected through these new electronic payment methods may not be secure from illegal or unauthorized **access** and use. Other commenters stated that most consumers do not understand and will not be...

...understand these products. Several commenters expressed concerns that e-money would give the government greater **access** to consumers' financial information by eliminating their ability to make payments anonymously. These commenters noted...

...may believe that auditable e-money systems will increase the government's ability to gain **access** to financial information. Industry commenters expressed the belief that it is premature to prescribe a...

...of information.<sup>71</sup> Several commenters also noted that statutory and common law restricts third party **access** to many types of information?<sup>72</sup> Some commenters noted that they currently provide consumers with...

...These commenters also stressed that existing constitutional and statutory provisions place many restrictions on governmental **access** to confidential information. Other commenters noted that requiring that e-money issuers maintain detailed transaction...

...the information collector or by a third-party to whom the information is sold or **transferred** (e.g., a third party processor).<sup>76</sup> The potential for privacy intrusions seems to be...

...with the disclosures or violated public policy." Privacy Protections in Law Existing laws may limit **access** to, and use of, consumers' e-money information by issuers and third parties. However, unlike...

...be inapplicable to most forms of emoney presently in the marketplace.<sup>8'</sup> The Electronic Fund **Transfer** Act ("EFTA") and its implementing regulation, the Federal Reserve Board's Regulation E, establish the...

...liabilities of consumers who maintain an account<sup>82</sup> at a financial institution and use electronic funds **transfers** ("EFTs") into or out of the account.<sup>3</sup> Among other things, Regulation E requires financial... determined to what extent, if any, Regulation E applies to e-money systems. Laws Limiting **Access** to Consumer Information Under the Fair Credit Reporting Act ("FCRA"), 15 U.S.C. 1681...

...be subject to the requirements of the FCRA regarding furnishers, discussed above. Laws Restricting Governmental **Access** to Information Several federal statutes may limit the government's **access** to



consumers' e-money information. The Privacy Act of 1974 ("Privacy Act") controls the federal...

...in writing.<sup>92</sup> The Right to Financial Privacy Act ("RFPA") prohibits the federal government from **accessing** or obtaining information in a customer's financial records from a financial institution, and prohibits...

...ability to control whether unaffiliated third parties can obtain the information, or generally limit government **access** to the information. In sum, it is uncertain and untested whether consumer concerns about privacy...

...transactions are addressed by existing law. Security of Consumers' Transaction Information Federal laws prohibiting unauthorized **access** to electronic communications may be applicable to the security of emoney payment information.<sup>97</sup> The Electronic Communications Privacy Act ("ECPA") prohibits the unauthorized **access** or use of any facility through which an electronic communication service is provided or to intentionally exceed the authorization for **accessing** that facility.<sup>98</sup> "Electronic communications" is defined broadly and includes any **transfer** of signs, signals, writing, images, sounds, or intelligence of any nature transmitted by a wire, or electromagnetic or photo-electronic system, except electronic funds **transfer** information stored by a financial institution.<sup>99</sup> The ECPA also prohibits any person or entity...Similarly, the guidelines suggest that service providers should implement policies and procedures to limit employee **access** to personally identifiable consumer information on a need-to-know basis, educate employees about the privacy...

...standards, including responding to requests to correct inaccuracies in a timely manner; (4) limit employee **access** to personally identifiable information to those with a business reason for knowing such information, educate...

...measures to enforce employee privacy responsibilities; (5) maintain appropriate security standards and procedures regarding unauthorized **access** to customer information;

(6) not reveal specific information about customer accounts or other personally identifiable...can function efficiently and productively. In recent years, however, we have come to view fair **access** to banking services as a positive right to which all Americans have a claim. We recognize that for many individual Americans the lack of **access** to banking services has been a formidable barrier to economic opportunity. Conversely, we understand better...

...economic difficulties that have long beset many of the Indian nations. That's why improving **access** to banking services in Indian country has been a special concern of the OCC's...and factories, and affordable housing. Other tribes are exploring the creation of Community Development Corporations **authorized** by the financial regulatory agencies for bank investors and Small Business Investment Companies, which are...the economy. Banks use computer systems to perform financial calculations, track deposits and loan payments, **transfer** funds, and make direct deposits. The failure of the banking industry to address and solve...2000 internal compliance process is certification. Each phase of the year-2000 compliance process creates **documentation** and an audit record of compliance activities. The OCC's certification process entails **reviewing** this **documentation**, conducting spot checks of systems to verify reported results, and interviewing **participants** to ensure process compliance. This added process will ensure that all planned compliance steps were...survey simply aggregates our examiners' qualitative assessments of underwriting trends. Clearly, if we want to **send** the most effective message to the industry, it is important that we be as

specific...would have diminished ability to monitor such activities. Further, U.S. customers may experience reduced **access** to flexible risk management products as dealers limit their business to clients domiciled in locations...development of sweep accounts has proliferated. Under these arrangements, funds in corporate checking accounts are **transferred**, or "swept," into interest-bearing investment vehicles, usually overnight, to be returned to the demand...standards, including responding to requests to correct inaccuracies in a timely manner; (4) limit employee **access** to personally identifiable information to those with a business reason for knowing such information, educate...

...to enforce employee privacy responsibilities;

Footnote:

(5) maintain appropriate security standards and procedures regarding unauthorized **access** to customer information; (6) not reveal specific information about customer accounts or other personally identifiable...desired privacy outcome by either paying a "premium" for fair information practices addressing notice, choice, **access**, verification, and remedy or look for benefits in exchange for allowing a vendor to collect...

...disclosures. These laws either (1) require only that a financial institution disclose its electronic funds **transfer** information policies or (2) specifically create confidentiality obligations with respect to EFT **transfers**. See, e.g., III. Ann. Stat. Ch. 17, 44(a)(9) (1981) (mandating disclosure of...of the federal FCRA. Some of these laws provide stricter penalties, greater consumer rights to **access**, and more generous error correction procedures, as well as permit information sharing with affiliates. Cal...

...the Act. Id. 552a(a)(4) and (5). 92 Id. 552a(b). An individual may **access** and copy any information pertaining to himself that is maintained in an agency's system...

...nature of the law enforcement inquiry and give the customer an opportunity to challenge the **access** prior to **accessing** a customer's records. Id. 3405-3408. The government generally must notify the customer of...

...nature of the law enforcement inquiry and give the customer an opportunity to challenge the **access** prior to **accessing** a customer's records. Id. 3405-3408.

Footnote:

Many states also have financial privacy laws...

...See 12 U.S.C. 3401(1).

Footnote:

97 Several states have also criminalized unauthorized **access** to electronic communications. See, e.g. N.J. S.A. 17:16K-2. 9 18 U.S.C. 2520. Although "electronic funds **transfers**" are exempt from the scope of the ECPA, it is unclear whether e-money products would be "electronic funds **transfers**."

Footnote:

- 18 U.S.C. 2510 (12). "Electronic communication system" is defined as any wire...

...disclosure. These include: disclosure to the addressees or intended recipients of the communication or their **authorized** agents; in response to a court order; and with the lawful consent of the **sender**, addressee, or intended recipient of ...Congress, December 1997.

Footnote:

"2 The FTC criticized the IRSG principles for not giving consumers **access** to the public information maintained about them and

disseminated by the reference services. Under the...

...issuer adds appropriate language to the EFT service contract and disclosure. Law of Electronic Funds **Transfer**, Donald I. Baker, Roland E. Brandel a 19.02[2][a]. However, if the consumer...

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00357217 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Chase updates project finance system**

Mar 1999

**Word Count: 00424**

**ARTICLE REFERENCE NUMBER:**

**Abstract:**

...for clients involved in complex project finance transactions, Chase Manhattan Corp. has introduced Global Trust **Access**, an enhanced version of its Project Finance Information & Reporting System. The new communications package helps...

**Text:**

...in complex project finance transactions, New York-based Chase Manhattan Corp. has introduced Global Trust **Access**, an enhanced version of its Project Finance Information & Reporting System.

...multinational, multiparty and multicurrency, creating an indispensable need for greater coordination among all parties."

Customers **access** Global Trust **Access** for Project Finance (GTA-PF) from anywhere in the world via a local dial-up **access** number that connects to Chase. Once in the system, GTA-PF combines a number of...

...process by allowing for quick generation of disbursement certificates, with multiple payments and the appropriate **document** references, for presentation to Chase and other required **parties**. The payments log portion allows clients to closely monitor payments processing status and to quickly **review** payment history

Kozak said the easily updated payment templates increase the speed and accuracy of...

...keyword searches throughout the content of all documents.

Gathering all that information in one spot **accessible** to everyone reduces communication issues, particularly when dealing with different time zones, and helps ensure...

...are carried out correctly and on time, Kozak said.

"The new system will expedite the **transfer** of information and

disbursement execution, streamlining the process so that clients can more effectively work...

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00353716 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Insolvency in the financial markets: Banks, hedge funds, and other complications**

Jan 18, 1999

**Word Count:** 06579

**ARTICLE REFERENCE NUMBER:**

...insolvency statutes, the Bankruptcy Code does not contain provisions that allow a period for the **transfer** of financial contracts before they may be liquidated by counterparties. Similarly, the Bankruptcy Code contains...relationships by reducing the credit and liquidity exposures to counterparty insolvency by eliminating large funds **transfers** for each transaction in favor of a smaller net payment.<sup>2</sup> The availability of netting...

...bankruptcy or insolvency of a counterparty to such contracts or agreements. Furthermore, other provisions prevent **transfers** made under such circumstances from being avoided as preferences or fraudulent conveyances (except when made...

...while the FDI Act permits the receiver for a failed insured bank or thrift to **transfer** qualified financial contracts (QFCs) to new counterparties or disaffirm the contracts and, thereby limit the...

...the Bankruptcy Code does not provide similar rights to a bankruptcy trustee. The more explicit **transfer** and repudiation rights provided to the FDIC as receiver for a failed bank or thrift...

...d).

The Bankruptcy Code also grants to the trustee expansive powers to avoid pre-bankruptcy **transfers**-for example, payments or other property- and requires the return of the **transferred** property to the bankruptcy estate. Similarly, the Bankruptcy Code, although generally permitting the set-off...

...bankruptcy by the set-off. The bankruptcy trustee also has broad powers to avoid fraudulent **transfers**, which include those made for less than reasonably equivalent value while the bankrupt entity was... party or payments by the bankrupt entity cannot be avoided by the trustee unless the **transfers** were made with actual intent to hinder, delay, or defraud the creditors of the bankrupt entity. Fourth, the trustee cannot recover **transfers** that were made by the bankrupt entity even if the **transfer** was intentionally fraudulent so long as the contracting party received the **transfers** in good faith. A major caveat, as noted above, is that these rights are available...

...terminate the QFC and offset or net out any termination values, payment amounts, or other **transfer** obligations under the agreement. The only limitation on this right is that the counterparty must...

...after appointment of the receiver.'o Second, the receiver or conservator may not avoid any **transfer** of money or other property in connection with a QFC, unless the **transferee** had actual intent to hinder, delay or defraud the institution, the creditors of the institution, or any receiver or conservator of the institution." Third, if the receiver is to **transfer** any QFCs to a third party, the receiver must **transfer** all QFCs with the same counterparty (including its affiliates) to one depository institution **transferee** and notify the QFC counterparty of **transfer** by 12:00 noon on the business day after appointment of the receiver. Finally, the...

...for netting of different swap agreements under a master netting agreement and requires that any **transfer** of any of those swap agreements must be to a single **transferee**. See 12 U.S.C. Section 1821 (e)(8)(D)(vii). As noted below, however...failed bank or thrift's affairs. Indeed, the ability of the FDIC as receiver to **transfer** the QFC to a new third party offers the counterparty the frequently valuable option of...

...derivatives and help to reduce the potential for systemic risk from the insolvencies of market **participants**. As noted above, however, these statutes embody ambiguities and differences that must be considered in any **review** of the implications of the failure of a bank or non-bank market **participant** for the FDIC. Events in a Bankruptcy Involving Derivative **Contracts**: As a result of these provisions, the financial deterioration of a participant in the capital...does not require a prompt decision by the trustee, debtor, or bankruptcy court about any **transfer** of the contracts from the bankrupt to a new, solvent party. As a result, under...

...for a failed insured bank or thrift to decide whether to disaffirm such contracts or **transfer** them to a solvent counterparty within one business day.<sup>29</sup> This allows the conservator or...

...of the insolvent entity and the payment of creditors. The Bankruptcy Code generally does not **authorize** third parties, such as government agencies that are not creditors of the bankrupt entity, to...

...resulting damages should the market value of the contract deteriorate further. Second, the receiver can **transfer** the QFC to a third party.<sup>24</sup> This third party may include a bridge bank...

...00 noon on the business day following appointment of the receiver that the receiver has **transferred** the QFC, then the counterparty cannot exercise its contractual termination, liquidation, or close-out rights... the statutory provisions were clarified to require the receiver to notify the QFC counterparty of **transfer** by 12:00 noon on the business day after appointment of the receiver using best...

...the Policy Statement modified the strict requirements of Section 1823(e) by providing that an **authorized** written agreement according with industry practice would be sufficient.

11. 12 U.S.C. 1821...Footnote:

25. Section 1821(e)(9) and (e)(10) provide for the mechanics of such **transfers**. 12 U.S.C. 1821 (e)(9), (10). Section 1821 (e)( 12) confirms the receiver's authority to enforce the agreement and **transfer** it notwithstanding "any provision of the contract providing for termination, default, acceleration, or exercise of...

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00352349 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Appeals process**

Sep 1998  
**Word Count:** 08305  
**ARTICLE REFERENCE NUMBER:**

...performance under the "service test":  
Branch and automated teller machine (ATM) delivery systems are not  
**accessible** to all parts of the bank's assessment area.  
(Table Omitted)  
Bank management could not...

...These points were:  
The proximity of bank branches to LMI census tracts makes them very  
**accessible** to residents in those tracts.  
The fact that the bank has captured a large percentage...low  
satisfactory" if, in general, the bank demonstrates:  
(A) Its service delivery systems are reasonably **accessible** to  
geographies and individuals of different income levels in its assessment  
area(s);  
(B) To...

...area's LMI tracts. In fact, the branch located on the university campus  
is easily **accessible** to LMI residents living adjacent to the  
university, and to the large number of LMI...and professionalism are  
fundamental elements in effective bank supervision, this contention was  
taken seriously. After **review** of related **documentation** and  
discussions with all **parties** involved, the ombudsman did not find  
evidence that the examiner-in-charge nor members of...referral to the U.S.  
Department of Justice.

While the OCC supervisory office did not **send** a written  
acknowledgment of the bank's response to the OCC's initial conclusions,  
that...

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00337076 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**You too can be loved by the marketing department**

May/Jun 1998  
**Word Count:** 04502  
**ARTICLE REFERENCE NUMBER:**

...as a database used by the various departments, or on a spreadsheet that

can be **accessed** through the network by a number of users. If the marketing department has **access** to the logging system, marketing staff can easily determine how the review process is progressing...

...of the annual percentage rate in relation to the interest rate.

Who is responsible for **sending** marketing materials (that is, originals, faxed, layout, final format) to you? How should the materials... system, you may wish to post these tools on a computer network where everyone has **access** to them. Use any and all resources available to you.

Step 8: Conduct training.

A...improved compliance review program. If you do not schedule a training session or kickoff meeting, **send** out your new procedures via a memorandum and make the changes effective within a week...

...already have procedures to demonstrate that internal controls are in place and the files to **document** each **review**.

When the examiners ask to see ad copy, you can simply point them in the direction of the filing cabinet or pull the files for their **review**. It is as simple as that once you have your compliance review system in place.

Summary

Following these guidelines will help you establish a **team** approach to marketing that incorporates a strong commitment to and understanding of the compliance function...

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00334892 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Internal investigations: Part I: What you need to know!**

Mar/Apr 1998

**Word Count:** 02127

**ARTICLE REFERENCE NUMBER:**

**Abstract:**

...personnel in investigative or support departments on conducting internal investigations and working together as a **team**. 3. Take action to apply the attorney-client privilege to **documents** produced during routine internal audits and internal compliance **reviews**. 4. Have bank counsel **review** drafts of any sensitive reports for unnecessarily inflammatory language.

...a number, it needs to ensure that its employees know of it or can readily **access** it.

One problem that has occurred in connection with whistleblower numbers ...practice includes deposit services and products, bank operations, fair lending, CRA, investment products, electronic fund **transfers**, cyberbanking, advertising, interstate banking, Bank Secrecy Act, Office of Foreign Assets Control regulations, risk management...

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00316530 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Seeking a paperless environment**

Aug 1997

**Word Count:** 03272

**ARTICLE REFERENCE NUMBER:**

**Abstract:**

Technology is allowing lenders to **send** and receive information almost instantaneously, eliminating the need for paper processing. The electronic file is...

...for gathering these documents is one week or longer. Now, technology is allowing lenders to **send** and receive information almost instantaneously, eliminating the need for paper processing. This reduces the tedious...transactional databases can assist in integrating dissimilar operating systems to create a more efficient marketplace."

**Sending** new order requests electronically allows for quicker title production. Traditionally, title company products and services...

...e-mail applications

- \* Internet

- \* Developed proprietary links involving ASCII file formats Currently, loan processors can **send** loan documents, including grant deeds, deeds of trust and notices of default, that are prepared...

...By use of a power of attorney, a title officer can sign the document and **send** it to the county recorder's office for quicker recording.

Escrow companies and loan originators benefit from the electronic **transfer** of documents. By the lender **sending** loan documents electronically to the escrow agent or specially appointed signing agencies, the needed paperwork...

...by technology. In an industry known for being slow to jump on the technology bandwagon, **sending** information electronically is considered revolutionary. Entire policies, which used to be sent by special messenger...

...and quicker turnaround, and title companies are responding through computerization. Another plus is that the **parties** involved in the transaction can **review** the **documents** directly on their computer screens or print it from their sites. Once again, information is...

...California. The first of its kind in the nation, this program allows for the electronic **transfer** and recording of property titles and in my view will cut processing time dramatically. According...agent to both the buyer and seller.

-The information included in this profile can be **accessed** from computer databases and allows the escrow officer to electronically order



all the products and...

...be completed.

In a perfect world, the push of a button on a keyboard would **send** all information to the title company of choice and the order would include the buyer...

...division, "This is how we see real estate transactions happening in the 21st century. Electronic **transfer** of information will touch every aspect of the deal."

One option a buyer can choose...

...recorded information pertinent to the foreclosure process is transmitted electronically to the trustee. The client **sends** a request through e-mail. When it is received, the documents are retrieved electronically through...

...of deeds of trust are then scanned, and the image (a PDF file format) is **transferred** back via the same system that the request was made on.

In the past, these...

...was at least a week. Now, with the use of direct computer imaging, trustees can **send** and receive information in as few as two days. Obtaining the necessary documentation more quickly...

...offer were explored. By instituting a direct computer imaging system, the trustee was able to **send** and receive information through a variety of channels electronically. We were able to decrease the... companies through a power of attorney to sign and record these documents. The trustee electronically **sends** the new order request along with an unsigned original copy of the NOD via e...

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00312306 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Customer power: An evolving financial services industry**

Sep/Oct 1996

Word Count: 02338

**ARTICLE REFERENCE NUMBER:**

...wide variety of factors including: demographics, the breadth of choice offered, multiple means of electronic **access**, innovative delivery mechanisms, and increased buyer expectations.

A fundamental shift in demographics has helped drive...

...institution to another. The American Banker survey found that, of current bank customers, 60 percent **transferred** from another commercial bank. Banks also have the most to lose, and did; for example...

...the other, it has become an enabler, providing the market with a dizzying amount of **access**. The Internet, in particular, is helping to reshape customer expectations and buying habits. As electronic...they will create value for the producers of financial products and services by providing easy **access** to an increasingly fragmented market.

Intermediaries represent an entirely new class of financial services competitor...

...developed code-named "Project Angel" which will provide local telephone service and high-speed Internet **access** without having to run wires to individual houses. This innovative technology has the potential to... These include:

Organizing by account clusters. Account clusters are full service units organized around customer **groupings**. This **team** of dedicated professionals guide and control the customer interaction from start to finish within the organization.

Third-party **reviews**. Some organizations have instituted new business **reviews** prior to any **contract** signing. These **reviews**, conducted by everyone from administration to operations, help ensure that the new business is consistent...

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00311686 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Records retention: Producing value from compliance**

May/Jun 1997

Word Count: 05802

**ARTICLE REFERENCE NUMBER:**

...a similar trend toward additional governmental regulation of financial information in general and greater government **access** to the myriad of financial data collected by banking institutions. To confront successfully these complex...functions performed by financial institutions. Electronic Payments a The Anti-Money Laundering Act of 1992 **authorized** the Department of Treasury and FRB to jointly prescribe regulations for recordkeeping with respect to domestic fund **transfers** whenever the agencies determine that 'such records will be useful in criminal, tax, or regulatory...

...FRB and Treasury Department to issue final regulations to establish recordkeeping requirements governing international fund **transfers**.

This recordkeeping rule generally applies to any payment order sent to or received by a...

...are subject to the recordkeeping rule.

The recordkeeping rule expressly exempts the following transactions: fund **transfers** governed by the Electronic Fund **Transfer** Act (EFTA); fund **transfers** made through an automated clearinghouse; and **transfers** through automated teller machines or point-of-sale systems. Also, fund **transfers** in amounts less than \$3,000 are not covered by the recordkeeping rule.

The recordkeeping rule imposes separate information maintenance requirements on financial institutions for covered fund **transfers**, depending on their roles: the financial institution for the customer initiating the transaction, the financial...

...and credits to such account; and

\* ledgers (or other records) reflecting the following:

- securities in **transfer**;
- dividends and interest received;
- securities borrowed and securities loaned;
- monies borrowed and monies loaned (together...for 2 years after the last entry date, and 3 additional years in an easily **accessible** place. Articles of incorporation, partnership articles, minute books, stock certificates of the adviser, and other...

...continuously in the adviser's office until termination of the business, and in an easily **accessible** place of which the SEC has been notified for 3 years after termination of the...retention requirements with respect to information about covered transactions transmitted to customers by electronic fund **transfer** systems. Regulation E basically requires that, if information must be provided in writing, it must...budget legislation most recently enacted into law significantly amended the Fair Credit Reporting Act to **authorize** intercompany sharing of customer information by and among both banking and nonbanking affiliates within a...

...report to bank management on records retention matters. Bank counsel should work closely with this **group** in responding to immediate **document** production matters and legal questions in connection with regulatory examinations, investigations, or adjudicatory proceedings.

Conclusion

Obviously, this **review** of records retention requirements affecting new bank services does not raise a number of specific...

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00310604 (USE FORMAT 7 OR 9 FOR FULLTEXT)

ABA Mutual Fund Processing Task Force newsletter

Fall 1996

Word Count: 01878

ARTICLE REFERENCE NUMBER:

...USER GROUP

A Trust User Group comprised of representatives from bank trust departments, fund groups, **transfer** agents and broker/dealers met last fall to identify and document coding issues with respect to the new NSCC Fund/SERV and Networking Trust Processing. A subcommittee of the **group** was assigned the task of authoring a Trust User Guidelines **document** to facilitate the exchange of information that will flow between bank trust departments, broker/dealers, fund **groups** and **transfer** agents.

The subcommittee thoroughly **reviewed** various business scenarios with respect to trade execution, confirmation, settlement, account set-up, account maintenance...

...help executives understand the benefits of mutual fund processing automation, list alternative means of acquiring **access** to the NSCC's services, and give helpful tips on how to get started. A...

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00306249 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Managing consumer compliance**

Feb 1997

**Word Count:** 02137

**ARTICLE REFERENCE NUMBER:**

...charged with compliance responsibilities. The authority should include the ability to:

- . Cross departmental lines;
- \* Have **access** to all areas of the institution's operations; and Effect corrective action upon discovering deficiencies...include: Regulation z (Truth in Lending); Regulation DD (Truth in Savings); Regulation z (Electronic Funds **Transfers**); Regulation B (Equal Credit Opportunity); Part 339 (Loans in Areas Having Special Flood Hazards); and...

...transactions sampled by category of loan or product type;

- \* deficiencies identified; corrective actions; and
- \* branches **reviewed**.

Work papers of the audit should be prepared, retained and available for **review** upon request by the examination **team**. If the audit is performed by a **contractor**, work papers should be available within a reasonable time period.

CONSUMER COMPLAINTS

The bank should...

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00300061 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The new Ginnie Mae**

Nov 1996

**Word Count:** 04349

**ARTICLE REFERENCE NUMBER:**

...Ginnie Mae in the midst of this change continues to fulfill its mandate to "promote **access** to mortgage credit throughout the nation by increasing the liquidity of investment capital available to...annually; and eliminated more than 180,000 sheets of paper. This new agreement allows program **participants** to redirect the substantial amount of time and energy previously spent preparing, **reviewing** and approving unnecessary **documents**. During the development of this project, Ginnie Mae employees identified additional forms that could be...FHA and

Ginnie Mae programs is now available.

We began an Immediate Pool Issuance and **Transfer** Program to reduce the complexity of pool **transfers**. Ginnie Mae's new procedure allows the immediate **transfer** of an MBS pool at the time of issue. This revised procedure eliminated more than 90 days from the previous process and further streamlined the process of issuing and **transferring** MBS pools.

We established a New Pool Issuance Help Desk that provides assistance to issuers...

...statements for Ginnie Mae and FHA review. In the past, FHA approved lenders were required to **send** audited financial statements to both entities (if also Ginnie Mae approved). Now Ginnie Mae will...of technology improvements to create a new Ginnie Mae business center will allow issuers to **transfer** data using EDI technology.

Mortgage Electronic Registration System (MERS). Ginnie Mae is a full and...

...of MERS will help streamline sales of mortgages, pledges of security interests in mortgages, and **transfers** of mortgage servicing rights by reducing the need for paper mortgage assignments.

Ginnie Mae has...

13/6.K/31 (Item 22 from file: 268)

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00285276 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Texas Banking 1996 Spring Buyer's Guide

Apr 1996

Word Count: 04873

ARTICLE REFERENCE NUMBER:

...a great team of financial industry professionals. Our Advanced Banking Associates is a Houston-based **group** comprising former bankers, technology consultants and regulators. We can help you with:

- \*Reengineering and profit improvement
- \*Policies and procedures development
- \*Technology assessments and plans
- \*Systems evaluation and selection
- \*Data processing **contract review** and negotiations
- \*Implementation and conversion planning
- \*Regulatory compliance **review**
- \*Marketing evaluations and plans

DIEBOLD, INC.

3030 LBJ FREEWAY SUITE 1400 DALLAS, TX 75234 CONTACT...defaulted borrowers, "The Premier Moni(TM)" insurance monitoring system, and "The Premier DataCaddy(TM)" data **transfer** system.

FISERV SOLUTIONS

255 FISERV DR. BROOKFIELD, WI 531045 CONTACT: JOAN SKIMMONS, VP, MARKETING & INDUSTRY...

...939-5880

An independent professional organization founded in 1333 to provide our clients with immediate **access** to professionals possessing a

divergence of expertise in virtually every facet of employee benefit planning...accommodate borrowers with imperfect credit histories or higher debt than your underwriting guidelines allow. Simply **send** us the borrower's package. We'll approve it, you fund it, we'll buy...223-1204

The PULSE EFT Association is a not-for-profit shared regional electronic funds **transfer** network with more than 1,700 member banks, savings and loans and credit unions. The...

...the states of Texas, Oklahoma, Louisiana, Arkansas, New Mexico, Colorado and Mississippi. PULSE provides consumers **access** to more than 35,400 PULSE PAY point-of-sale terminals and over 55,000...

...services to its members. Organized in May 1988, TBASCO's mission statement is "...to provide **access** to quality products and services to TBA members which will improve their competitive standing and...

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00272605 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Is outsourcing right for you?**

Oct 1995

**Word Count:** 01465

**ARTICLE REFERENCE NUMBER:**

...based Outsourcing Institute, there are several common reasons people choose to outsource, including to:

- \* gain **access** to greater expertise
- \* accelerate the benefits of re-engineering
- \* share risks
- \* reduce operating costs
- \* gain...

...overall business of banking. After all, business has always been done this way. And, by **sending** work outside the organization, are you reducing job opportunities in your bank and its immediate...bank management's job is to gather and deploy funds and oversee a variety of **contracts** with third **parties**.

Thoroughly **review** how successful your venture into outsourcing has been. Remember, good programs remain successful only through evaluation and revision. A good **review** will make you even more aware of how additional outsourcing activities can strengthen your business...

...what your business does best

Top 10 Reasons Companies Outsource

1. Improved company focus
2. **Access** to world-class capabilities
3. Accelerated re-engineering benefits
4. Shared risk
5. Free noncapital...

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00272044 (USE FORMAT 7 OR 9 FOR FULLTEXT)

## Regulating cyberspace

Sep/Oct 1995

Word Count: 02681

### ARTICLE REFERENCE NUMBER:

#### Abstract:

...new legal and regulatory issues. These include consumer protection issues such as the Electronic Funds **Transfer** Act requirements that consumers receive receipts and periodic statements reflecting electronic **transfers** of money. Some of the legal and regulatory issues that will need to be addressed...

#### Text:

...issues. These issues arise from the ability of banks and non-bank entities to gather, **transfer**, and store money through mechanisms outside of -- or simply not contemplated by -- the bank regulatory...

...and customer rights and remedies in the event of errors or fraud.

The Electronic Funds **Transfer** Act addresses certain consumer protection issues by defining the rights and liabilities of customers and financial institutions that use electronic systems to **transfer** funds. The Act provides rules governing the issuance of **access** devices, liability for unauthorized **transfers**, disclosure of terms and conditions of use, documentation of transactions, and procedures for resolving errors...

...of cyberbanking. For example, the requirements that consumers receive receipts and periodic statements reflecting electronic **transfers** of money do not make sense when applied to stored value cards ("cybermoney") that can...

...a number or code that uniquely identifies the consumer, the consumer's account, or the **access** device, making information **accessible** to criminals who may use it to withdraw funds from the customer's account. The...

...who, directly or indirectly, holds an account belonging to a consumer" or "who issues an **access** device and agrees with a consumer to provide electronic fund **transfer** services," and thus would apply to a non-bank operator of an electronic banking system...  
...provisions for electronic presentment of items for settlement by a bank and large-dollar wire **transfers**, but provide an inadequate framework for defining the rights and obligations of parties who seek...

...transactions outside of the banking system in cyberspace.

In a 1990 case in which a **transferor** bank sued a **transferee** bank challenging the **transferee's** failure to reverse an erroneous electronic transaction, the court concluded that

neither the UCC nor the Electronic Funds **Transfer** Act governed and sought to decide the case on common law negligence grounds. The court stated that an electronic funds **transfer** is not within Article 3 of the UCC because it is not a signed negotiable instrument and, although the language of Article 4 "could be stretched to include electronic funds **transfers**, they were surely not within the contemplation of the draftsmen." The court concluded that "the Uniform Commercial Code does not apply to Electronic Funds **Transfers**, except perhaps by analogy."

TRUTH IN SAVINGS ACT

The Truth in Savings Act requires banks...

...version of these crimes.

The Right to Privacy Act protects bank customers from unauthorized government **access** to their financial records, but would not apply to non-bank operators of electronic banking...and other services? Which state's disclosure laws will apply?

REGULATORY POLICY ISSUES

The gathering, **transferring**, and storing of money by unregulated entities operating outside of the existing bank regulatory framework...

...of the Rank Holding Company Act if the system does not receive deposits but merely **transfers** money electronically. Such a company would not be subject to the Act's restrictions and...

...make required settlement payment or failure of the processor to provide necessary settlement records, forcing **participants** to reconstruct transactions.

The supervisory statement also addresses the risks of financial failure of the network operator and inadequacy of internal controls, enforcement of standards, and **review** of transactions processed, as well as poorly written **contracts** inadequately defining **participants'** liabilities and responsibilities which could create potential losses for **participants**.

The supervisory statement also provides guidelines for financial institutions to follow when participating in network...

...covering personnel, security controls, operations, and disaster recovery, adequate fidelity and business-interruption insurance, physical **access** restrictions, encryption of critical data elements (such as personal identification codes), software **access** controls, file backup and disaster planning, audit trails sufficient to trace transactions through the system...Act prohibition against interstate branching. An automated teller machine (ATM) or other electronic banking system **transferring** money across state lines could be deemed to involve illegal branching.

A bank taking deposits...

...under the Investment Company Act of 1940.

INTERNATIONAL LAW

The ability of foreign users to **access** the Internet and other electronic communications systems raises complex issues as to which law applies...

...If, as has been predicted, more than 100 million people around the world will have **access** to financial services via the Internet and other electronic means by the year 2000, these...



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00262680 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Official staff commentary on Regulation Z adopted**

Apr 1995

**Word Count:** 03204

**ARTICLE REFERENCE NUMBER:**

...primarily for services related to items listed in Section 226.4(c)(7) (such as **reviewing** or completing **documents**), even if other incidental services, such as explaining various **documents** or disbursing funds for the **parties**, are performed. This is an exception to the general rule on the treatment of lump...relates to the timing of initial disclosures when a creditor offers consumers an option to **transfer** outstanding balances with other creditors as part of a preapproval or general solicitation of an...  
...plan. The Commentary requires creditors to comply with the initial disclosure requirements before the consumer **authorizes** the balance **transfer**, to ensure that consumers receive initial disclosures before the first transaction is made under the...

...comply by establishing a procedure under which a consumer could cancel or reverse the balance **transfer** after receiving initial disclosures. However, it permitted a creditor to comply with the initial disclosure requirements under Section 226.6 by delaying the requested **transfer** for a period of time after the initial disclosures are sent, to ensure that the initial disclosures are received by the consumer before the **transferred** balance is applied to the new plan.

"Other Charges" on Initial Disclosure Statement. Comment 6...

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00255683 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Teamwork and the product-policy partnership**

Feb 1995

**Word Count:** 02940

**ARTICLE REFERENCE NUMBER:**

...flashy financing from IPOs and private placements.

This one-two punch of disintermediation and market **access** has cast us bankers into the less glamorous role of discount money wholesaler. As long...

...credit card from a nonbank, and mutual fund investment at an insurance company.

We still **send** our customers subtle messages to shop around. Business Weeks October 31, 1994, issue reported that...last recession

taught many of us how important it is to have legally sound loan **documentation**. Our consumer lenders have been using standard **documentation** prepared and **reviewed** centrally for a long time.

If a few well-trained people are preparing **documentation** frequently, the result is likely to be quick and accurate **documents**. Better-quality **documents** mean the **review** effort can be shifted from 100 percent to sampling, say, at 10 percent.

Instead of a doc prep clerk in every office and a **documentation review** specialist watching over four or five offices, a 50-branch bank can reduce its 50 doc prep staff and 10 doc **review** specialist **group** to three or four prep specialists and one or two **reviewers**. If the **documentation** forms are standardized, this smaller **group's** ability to fill them out and **review** them quickly and accurately is further enhanced.

Software and hardware for commercial loan **documentation** preparation is now readily available from several reputable vendors. The software is so sophisticated that...

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00252095 (USE FORMAT 7 OR 9 FOR FULLTEXT)

#### Software introductions

Dec 1994

Word Count: 02089

#### ARTICLE REFERENCE NUMBER:

#### Abstract:

...Eastern Software Inc. allows the user to track an unlimited number of documents that are **accessed** and linked via pop-up menus, thereby reducing data entry. The CAPTOOL Professional Investor portfolio...

...to correspondent bank reporting services, and a position report for determining and initiating required funds **transfers**.

Due From Account Management System runs in the DOS and Windows operating environments and Novell...

...to separately identify them in accounting and management reports.

##### Features:

- \* A pricing database,
- \* Electronic Funds **Transfer**,
- \* Electronic UCC Filings,
- \* Investor participation,
- \* Remarketing,
- \* The ability to handle additional financing types (e.g...

...Plus--document image processing allows you to track an unlimited number of documents which are **accessed** and linked via pop-up menus--reducing data entry. You can customize the documents via a setup routine to reflect your bank's requirements. You can **group documents** in up to 99 classes (99 **documents** per class) so

that only required **documents** of a specific type are examined during a **review**. The result is a hierarchical numeric filing system that automatically presents you with all the...  
...to look up collateral values to answer phone inquiries or for periodic portfolio valuations.

Features:

- \* **Accesses** the latest N.A.D.A. Used Car Guide valuations,
- \* Bases valuations on make, year...

...define the accounting interface. You can then import, export, and standby letters of credit, and **send** these letters of credit via modem, telex, or SWIFT format. You can also create, **send**, and receive amendments.

Features:

- \* On-line help,
- \* Checks client credit status,
- \* Automatic LC generation,
- \* Preset...The Reporter.

The system supports user IDs and passwords. You can restrict users from having **access** to specific functions.

The system is continuously updated to reflect the latest rules and regulations...

...menu forms, and navigate by buttons or command line.

The Report Wizard adds to standard **Access** report

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00245622 (USE FORMAT 7 OR 9 FOR FULLTEXT)

### **Weathering a problem loan**

Nov/Dec 1994

**Word Count:** 03102

#### **ARTICLE REFERENCE NUMBER:**

...should be given to provisions outlined in the lockbox agreement or restrictions on rights of **access** to the borrower's premises or to obtain additional information from the client. Subordination agreements...

...interest or principal during default or when cash flow is thin. Landlord waivers should assure **access** to the collateral and exist for the inventory locations rented by the debtor. Participation and...will be critical in compiling problem loan reports, justifying the loan's current credit rating, **transferring** the loan to the special loans department and in itemizing your concerns with your borrower...or nonmonetary defaults would tarnish the good faith impression that you're trying to establish.

#### **Documentation**

Since your customer's credit file will be **reviewed** by your peers, bank examiners and possibly other third **parties**, the contents of this file is extremely critical in evaluating the loan's credit rating...

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00243874 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Dissecting a wire transfer agreement in the wake of UCC 4A**

May/Jun 1994

**Word Count:** 03580

**Dissecting a wire transfer agreement in the wake of UCC 4A**

**ARTICLE REFERENCE NUMBER:**

**Abstract:**

...with Article 4A of the Uniform Commercial Code (UCC 4A). As treasury managers negotiate wire **transfer** agreements with their banks, the key factors to consider are equity, what makes business sense...  
...4A. They should make sure their companies are treated fairly by: 1. reading their wire **transfer** agreements, 2. understanding the rights they have under UCC 4A, 3. dealing with bankers who...

**Text:**

...4A of the Uniform Commercial Code (UCC 4A), the first comprehensive law to govern wire **transfers** and commercial automated clearing house (ACH) credits My initial involvement began in the fall of...

...Committee's first assignment was to write a booklet explaining how corporations can negotiate wire **transfer** agreements In our information search, we came across UCC 4A quite by accident. A review...

...they had received from a major Texas bank regarding changes to the bank's wire **transfer** agreements. The letter stated that the agreements were being modified to conform with UCC 4A...

...the customer.

Therefore I felt I had an obligation to inform corporate users of wire **transfer** services of their rights under the Article. I enlisted Dean Loehr of Dean V. Loehr...

...some agreements written by their legal counsel. Banks have tremendous exposure in dealing with wire **transfers** We are not advocating that they write agreements that would put them in jeopardy, However...

...that is in UCC 4A and some language that is becoming increasingly common in wire **transfer** agreements. In some examples, the language has been taken from different bank agreements

Example #1...

...customer expressly agreed in writing to be bound by any payment order, whether or not **authorized**, issued in its name and accepted by the bank in compliance with the security procedure...

...the circumstances in which a bank can shift liability to a customer for unauthorized wire **transfers**, if the can prove the following: (Note: These are the banks' burden of proof.)

1...

...Article 4A Section 203 provides that a company may avoid liability for an unauthorized wire **transfer** only if it can prove that the company was not at fault. The company must prove a negative: a third-party interloper did not gain **access** to the system through breach of security caused by the company. As this clearly indicates...It reads:

#1 "...in writing within 3 business days after receipt by customer of the **transfer** confirmation."

#2 Sec.1B. Use its best efforts to provide. . . .a daily advice regarding each completed funds **transfer**. . .Customer will review promptly. . .and shall report. . .any discrepancies. . .within thirty (30) calendar days from...

...to report errors to their banks.

One of my favorite examples is :

"...upon making a **transfer**, the bank shall mail to the customer. . .the following bank business day, a confirmation. . . the...

...the non-receipt of such confirmation by the fifth (5) business day following the requested **transfer**, and the bank agrees to mail to the customer a duplicate confirmation. . .the bank business...

...brought to the attention of the bank within ten (10) business days following the requested **transfer**.

In many companies, the bank confirmation is mailed directly to the Accounting Department for internal control purposes. The Treasury Department that initiated the wire **transfer** never sees the confirmation. This gives the customer a total of 10 days to discover...

...to be given when received and accepted by an appropriate person in bank's funds **transfer** division and bank has had a reasonable opportunity to act on it and, if by...

...In some cases, a false number could result in fraud. A thief could issue g **transfer** to the account of XYZ Company account #12345, while the real beneficiary was intended to...the bank can prove that it gave notice to the customer that it was making **transfers** on the basis of account numbers even though the number identified a person different from...

...a few examples of some of the language used in UCC 4A and in wire **transfer** agreements.

4A PROVISIONS THAT MAY NOT BE CHANGED

Article 4A also has some provisions that...

...the beneficiary's bank and to recover damages if payment is not made.

Most wire **transfer** agreements are long and written in legalese. They are contractual and can be negotiated, except...

...If companies choose to negotiate agreements, they should read and understand the language in those **documents**. After a **review**, they will most likely want to negotiate the agreements with their banks. They should keep in mind that their agreement is a **contract** between them and their banks As such, the final contract should be agreeable to both **parties**.

During the last 10 years, the process of negotiating funds **transfer** agreements has changed dramatically. Ten years ago, a corporate user would just call up his banker and initiate a wire. Banks began to give wire **transfer** agreements to customers to sign and many companies signed them, usually without reading them in...

...Regulation J Part of the compliance process is to ensure that banks have a wire **transfer** agreement for each customer. This has resulted in banks requiring wire **transfer** agreements If there are no agreements, they are imposing heavy surcharges for wires they process...

...agreement relieving them of any and all losses if customers refuse to sign a wire **transfer** agreement. Banks are reviewing customer relationships based on the profitability of those relationships. If they...

...key contact at the bank. This person usually does not have detailed knowledge of wire **transfer** agreements. He or she generally receives briefing on UCC 4A from the treasury management officer...

...sales contact and may or may not have detailed knowledge of UCC 4A.

- \* The funds **transfer** product manager. He or she is the person responsible for the product's performance and profitability. He or she works with the bank's legal counsel on getting the funds **transfer** agreement to the customer and the resulting negotiations. This person's knowledge of UCC 4A is usually very high.

- \* The funds **transfer** department staff. These individuals will occasionally **send** mailings to customers about changes in security procedures or wire agreements. The product manager should...

...on agreements as these agreements currently are being written.

Some companies develop their own wire **transfer** agreements and

...In summary, to make sure that they are treated fairly, companies should:

- \* Read their wire **transfer** agreements.
- \* Understand the rights they have under UCC 4A.
- \* Deal with bankers who are knowledgeable...

...information regarding UCC 4A.

This article has covered only some of the issues affecting wire **transfer** agreements As companies read their agreements and negotiate with their banks, the key factors to...

...Associates, a cash management consulting group based in Houston. She has written and negotiated wire **transfer** agreements for companies and has more than 20 years of experience in lending, cash management...

**Descriptors: ...Wire transfer;**

**Geographic Names:**

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00243532 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Re-engineering CS First Boston**

May 1994

**Word Count: 05983**

**ARTICLE REFERENCE NUMBER:**

...staff are moving between regions and disciplines more than ever before.

Issues like compensation, formal **review** processes, career planning and management information systems all play to Wheat's strengths.

His ability to build **team** spirit, motivate people and inspire loyalty is well **documented**. One banker who used to work with him says: "Allen has the ability to convince...firm's reach among fixed-income investors around the world. "For companies that need to **access** capital markets globally, CS First Boston is one of the better balanced firms," says Steven...

...of an equity culture in Europe than in the US. According to Al Jackson, who **transferred** to Europe from the US in September to reorganize equity sales and trading, "there was...

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00243337 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Merry-go-round turns attention back to sale of unsecured claims**

May 1994

**Word Count: 01698**

**ARTICLE REFERENCE NUMBER:**

...How much information does your buyer have? Is your buyer in a position to have **access** or special privy to unique information about the reorganization structure or company finances? Remember, if...

...in analyzing the "Who's" and "What's" of valuing your claim? First, you can **review** the **documents** on file with the court and monitor the debtor's proceeding. It is not uncommon at hearings in major bankruptcy proceedings to see numerous "interested **parties**" taking copious notes on the events of the hearing. And, a plethora of information can...

...case. In accordance with Bankruptcy Rule 3001, with respect to non-publicly traded debt, all **transfers** of claims which take place after the filing of a proof of claim will be noted on the docket and evidence of the **transfer** filed with the court. While this may not tell you the price at which the claim was **transferred**, it will reveal who is buying claims.

In addition, you can call counsel. The bankruptcy...

...and, to a certain extent, evolving custom. This rule makes certain distinctions based on whether **transfer** was before or after the filing of a proof of claim and whether the **transfer** was unconditional or for security. The burdens under this rule are generally on the buyer to file certain evidences of **transfer** or file the actual proof of claim with the court. Aside from compliance with Bankruptcy...

...claim buyer will commonly require the seller to execute a separate assignment of claim or **transfer** agreement. These are generally negotiated documents wherein, like price, the terms of the assignment may ...

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00241836 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Electronic funds transfer risks: ACH risk issues and control procedures**

1994

**Word Count:** 03103

**Electronic funds transfer risks: ACH risk issues and control procedures**

**ARTICLE REFERENCE NUMBER:**

**Abstract:**

Electronic data interchange is the most prevalent method that financial institutions use to **transfer** funds. While affording convenience and speeds, EFT also involves potentially serious problems, requiring financial institutions...

Electronic Data Interchange is the most prevalent method that financial institutions use to **transfer** funds. In the U.S., an estimated \$500 billion is **transferred** among financial institutions daily. While affording convenience and speed, Electronic Funds **Transfer** (EFT) also involves potentially serious security problems, requiring financial institutions to take special precautions in...

...The advent of information technology ushered in the paperless payment system among businesses. This paperless **transfer**, called Electronic Funds **Transfer** (EFT), is initiated by one party, passed through to the party's bank, dubbed ODFI...

...is a computer-based network that enables the initiation, approval, execution and recording of payment **transfers** through electronic impulses and machine-sensible data--often leaving no physical audit trail. Financial institutions...

...Two basic types of ACH transactions exist: ACH credits and ACH debits. ACH credit transactions **transfer** funds from the transaction's Originator to Receiver. Such transactions include the direct deposit of...

...corporate electronic data interchange (EDI) payments, and Federal Government Vendor Express Payments. ACH debit transactions **transfer** funds from the Receiver's to the Originator's account. Examples of ACH debit applications...

...initiated either by a financial institution's employee or by an interloper who gained unauthorized **access** to a system.

SYSTEMIC RISK. The risk that the inability of one participant to the ...

...accountability of ACH data, such data should be secured in electronic or paper form, limiting **access** to data to **authorized** personnel. Financial institutions should use both hardware and software controls to help generate an audit...

...The financial institution should also ascertain that each customer data is isolated and prohibit joint **access** to several accounts within the system.



Financial institutions should strengthen the physical security controls of...proper confirmation of files by using such methods as input due schedules, daily scheduled file **transfers**, positive acknowledgments, daily balancing and reconciliations. The originator should provide input due schedules to the...

...incoming ACH transactions based on a schedule and should contact the originator if any unscheduled **transfers** occur. Originators should also supply the ODFI with a time range for **sending** the projected ACH files.

The ODFI should provide the originator with a positive acknowledgment that...

...ACH transactions. In EFT or electronic data interchange (EDI) transactions, fraudulent transactions can occur through **access** to unprotected data terminals or disk files, or through the interception of data that are...

...activities by segregating operational, data entry and documentation procedures; developing sound personnel practices; limiting physical **access** to the computer, data terminals, communications and ACH operations areas; insuring that computer personnel have no **access** to the plastic cards or personal identification numbers issued to customers; conducting key exchanges in...

...transactions, including maintaining a well-trained staff and documenting operational procedures in up-to-date, **accessible**, easy-to-use manuals. The National Automated Clearing House Association (NACHA) has developed several do...

...is involved with fraudulent activity.

\* Do change passwords, user ID's, locks and other physical **access**, and collect the employee's badge or employee ID after use. Companies also should maintain...

...in unmarked buildings without windows. Floor plans or blueprints should be kept in secure locations **accessible** only to those with a legitimate need to know such information.

Organizations can increase the...

...12345" in such numbers; periodically forcing users to change passwords (e.g., monthly); and denying **access** to users entering more than four or five invalid passwords--to prevent random guessing of passwords.

Financial institutions should limit **access** to sensitive operational sites to **authorized** personnel. Employees should always be required to wear picture badges. Within the secured area, **access** to sensitive equipment, such as the computer console, computer circuitry, the network control center and data entry terminals, should be protected further by **access** controls or device locks. **Access** controls include user ID's and passwords that limit **access** to selected functions. For example, at a console or terminal, some user ID's might paper listings and microfiche should be kept in secure storage areas, limiting **access** to **authorized** personnel. Backup copies of data files should be stored at separate sites. Both primary and backup sites should be secure from hazards such as flood and fire. Besides limiting **access** to storage devices, it should also be limited to data in transit and to production...

...or user ID's, and setting up files for read-only or read-and-write **access**.

Limiting **access** to data in transit (e.g., data files transmitted electronically between ACH participants) can be...

...a financial institution and its ACH operator can be encrypted by a device at the **sending** point and deciphered by a companion device at the receiving point.

2. AUTHENTICATION is a process of ensuring that data content has not been altered between the **sending** and receiving points. Like encryption, authentication can be done by hardware or software. The New...

...device checks to ensure that ACH file content was not altered after it left the **sending** device.

Companies can also take advantage of the emerging forms of message authentication to supplement...

...replace data passwords.

Financial institutions should also control all changes to software and data. An **authorized group** separate from the developers of the software and data should test all changes before they are installed. Changes should be **documented** and **reviewed**, while retaining prior versions of change programs for use if it becomes necessary to back ...

...they are sent. The entity can require at least two employees' inputting their passwords to **authorize** an EFT exceeding a predetermined limit.

SYSTEMIC RISK

Systemic Risk relates closely with credit risk...

...passed by the Federal Reserve Board of Governors in order to implement the Electronic Fund **Transfer** Act of 1978 (EFTA). The EFTA establishes the basic rights, liabilities, and responsibilities of consumers who use electronic fund **transfer** services and of financial institutions that offer these services.

UNIFORM COMMERCIAL CODE (UCC) ARTICLE 4A...

...originator's bank. Developed, in part, to establish a comprehensive body of law for wire **transfers**, Article 4A is applicable to wholesale (business to business) ACH credit transactions and certain consumer...

...compliance with ACH rules. Before issuing their opinions, auditors should ensure that entries are properly **authorized** and submitted into the ACH system in order to effect the **transfer** of funds on the appropriate date. Termination of the origination of entries should be made ...

...ACH batch files to the information found in the main database.

CONCLUSION

Parties to ACH **transfers** must understand the risks the activity entails, lest they expose the financial institution and its...With the proliferation of EDI in general and EFT in particular, organizations that initiate ACH **transfers** should take proper precautions. Financial institutions that implement new information systems should integrate the precautions...

13/6.K/42 (Item 1 from file: 626)  
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0207753

NEW PRODUCTS: Florida Finance Officer Develops Paperless Net-Based

## Document Manager

November 25, 1998

### Text:

...of Digital WorkGroup, Givens has created a software package and service that enables geographically-dispersed **groups** to circulate documents on a secure system tied to the Internet.

Similar to the **document** management system called IntraMuni developed by IntraLinks Inc., Digital WorkGroup allows members of a negotiated underwriting **team**, bond counsel, and the issuer to create, edit, and **review documents** on its custom-built site.

Digital WorkGroup and IntraMuni are helping the municipal market drive ...

...amount of time spent wading through a sea of paper.

"There is no need to **send** me 50 pages, when all I care about is 10," he said.

Building on the...

...links employees of a firm, Digital WorkGroup provides a temporary central site that members can **access** as they revise documents on a bond issue.

The program works like this:

\* A group of professionals would engage the company to set up a temporary site that can be **accessed** during the crafting of preliminary official statements, bond resolutions, and other documents.

\* When a municipal...  
...a document, that official can simply click an icon on his or her computer to **access** the site.

\* Once they enter a password, the officer will highlight the document file, make...

...to the file to indicate the edits and updates to other members of the bond **team**.

A built-in check list ensures that the appropriate professionals read and **review** the draft **documents** they need to see as the deal moves toward the final stage.

"You (do not...

13/6,K/43 (Item 2 from file: 626)  
DIALOG(R)File 626: Bond Buyer Full Text  
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0171734

### Midwest Bond Watch

December 13, 1995

#### Text:

...to state Rep. Beverly Hammerstrom, R-Bedford, who sponsored the bill.

The new law officially **authorizes** townships and villages to enter into those contracts, which generally specify that the individual communities...

...The Hamilton County Board of Commissioners has awarded Philadelphia-based Public Financial Management a consulting **contract** to work on financing new stadiums for two of Cincinnati's professional sports **teams**.

According to Mitchell Zeits, a senior managing consultant with the firm, consultants will be **reviewing** financing plans and leasing options for the Cincinnati Bengals football team and the Cincinnati Reds...also hoping to convince the federal government to hold off on allowing Milwaukee County to **transfer** ownership of the proposed stadium site to the state. The land slated for the stadium...

13/6,K/44 (Item 3 from file: 626)  
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0164363

### MIDWEST BOND-WATCH

July 12, 1995

#### Text:

...its search for a financial adviser as early as next month when it expects to **send out** a request for proposals.

Nicholas Jannite, the authority's finance manager, said a firm...

...years to assist the authority with bond issues for \$2.4 billion of tollway projects **authorized**

by the Illinois General Assembly in 1993.

He said he expects to **review** a draft of the request for proposals "shortly."

The authority has been without a financial adviser since last August when it did not renew a one-year **contract** with Public Sector **Group**.

The authority's first bond-financed project under the 1993 authorization is a 12.5...to realize their full potential," said Joseph Driskill, director of the department.

Though the bill **authorizes** continuation of some tax breaks, it stipulates that all such programs be subject to approval...

13/6,K/45 (Item 4 from file: 626)  
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0150796

#### **Text of SEC Proposed Rules for Disclosure**

March 14, 1994

#### **Text:**

...by means of a "fraudulent, deceptive, or manipulative act or practice."<sup>8</sup> This section specifically **authorizes** the Commission to promulgate rules and regulations to define, and prescribe means reasonably designed to **accessible**.

The proposed amendments to Rule 15c2-12 will assist brokers, dealers, and municipal securities dealers...

...on the availability of current issuer information. By providing an efficient and timely means of **access** to disclosure, the proposed amendments will ensure that information will be available in the future...

...be to its bondholders, all participants in the municipal securities market will benefit from having **access** to this information.

Comment is requested on the use of a written agreement or contract...to provide. The proposed amendment is intended to allow this information to be obtained and **reviewed** through any means of dissemination used by **participants** in the municipal securities market.<sup>19</sup> While the information may be available from **documents** placed in a NRMSIR, this may

not be the only source of information. Thus, to...on the issuers from which it will accept official statements or related information; (5) provides **access** to the documents deposited with it to anyone willing and able to pay the applicable...

...index by the MSRB for informing the municipal securities market of where an issuer is **sending** its secondary market disclosure. Comment is requested on the feasibility of expanding this provision to...

...NRMSIRs. In addition, comment is requested on whether the proposal should designate specific methods for **sending** information to NRMSIRs.

Since the Commission adopted Rule 15c2-12, the Division of Market Regulation...from which it will accept information unless it is a single state repository; (4) provide **access** to the documents to anyone willing and able to pay the applicable fee; (5) charge...

13/6,K/46 (Item 5 from file: 626)  
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0112296  
**The GFOA's Draft Guidelines for Municipal Bond Disclosure (Part 2)**

August 1, 1990

**Text:**

...introductory section of official statements. These Guidelines recommend uniformity of presentation to assist the various **parties** in their **review** of **documents** and to facilitate the development of a repository system. It is recommended that there be...eligible for custodial deposit with a registered securities depository, identifying the depository.

(e) Limitations on **transfer** or on the manner of offering the securities.

(f) Legends, if any, required under state...  
...all relevant information is contained in the official statement, and no one should be given **access** to information that is not or will not be made available generally to others upon...

13/6,K/47 (Item 1 from file: 267)  
DIALOG(R)File 267: Finance & Banking Newsletters  
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04559177  
**Newsbytes**

December 1,1999

**Word Count: 305**

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

...are finding it an easy way to complement traditional offerings with various work-life benefits **accessible** from their desktops. The company's "Worksite Virtual Marketplace" offers a range of value-priced...

**Text:**

...are finding it an easy way to complement traditional offerings with various work-life benefits **accessible** from their desktops. The company's "Worksite Virtual Marketplace" offers a range of value-priced...

...a plan and print out announcements for the employees in less than five minutes. Consultants **review** all plan requests then **send** the client the plan **documents** by overnight service within 72 hours. **Participants** can invest money in up to 50 mutual funds and then track their accounts, trade...

13/6,K/48 (Item 2 from file: 267)  
DIALOG(R)File 267: Finance & Banking Newsletters  
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00026184  
**Online System Eases Documentation Procedures**

June 9, 1997

**Word Count: 626**

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

**Text:**

...the deal-making process - documentation procedures.  
The new system, called Secure Electronic Net Document Delivery ( **SEND**), will allow investment bankers to communicate with all of a deal's participants when drawing up the relevant documents. Instead of **sending** paper copies of documents via overnight mail to out-of-the-way regions of the globe, then waiting 24 to 48 hours for a response, bankers can employ **SEND**.

Preliminary documents, even form documents, can be sent to Donnelley's Hudson, Mass.-based Integrated...

...documents, the lead manager of the working group can deposit the documents directly into the **SEND** system.

Passw**access**to the site will be e-mailed to members of the working **group**. The message will contain a hyperlink that will allow them to upload the documents to their PC's. Multiple users can work on the **documents** simultaneously, Freeland pointed out.

Wh**group**chamber has finished making his changes, the **documents** are then sent back to the deal's lead manager - and controller of the site - for **review**. "The file then has to be uploaded back to the deal manager and that person..."

...s security features. It has four levels of clearance so that bankers can further control **access** to the site. "We designed it to be as completely transparent to the working group as we possibly could," he said.

The system**accessed** from any personal computer and modem connection. No special hardware or software is required and...

...choose."

Considering that bankers typically make three to five document revisions per deal, Freeland estimated, **SEND** has the potential to offer substantial savings in both time and money. The Securities and...continue through July 1. Beta testing of the more complex editing and proofing portion of **SEND** is scheduled to begin in the fourth quarter, and the system will go live thereafter...

...a demonstration site to be functioning within several weeks. The Internet address is: <http://www.sendd.com>.

R.R. Donnelley Financial's site is: <http://www.rrdfin.com>. - Lisa Tibbitts

? DS

Set	File	Items	Description
	608	61	
	625	2	
	268	72	
	626	8	
	267	7	
S1		150	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))
	608	7929922	
	625	67450	
	268	267443	
	626	92853	
	267	78679	
S2		8436347	PD>20000609
	608	5	
	625	0	
	268	29	
	626	1	



# Save-2010-09-29\_130656

	267	1	
S3	36	36	S1 AND (ALERT? OR TRIGGER?)
	608	2	
	625	0	
	268	10	
	626	0	
	267	0	
S4	12	12	S1 AND (FINANC? (25N) ADVISOR?)
	608	25	
	625	1	
	268	71	
	626	8	
	267	4	
S5	109	109	S1 AND (FINANC? OR CREDIT?)
	608	20	
	625	1	
	268	34	
	626	2	
	267	3	
S6	60	60	S1 AND PLAN
	608	0	
	625	0	
	268	1	
	626	0	
	267	0	
S7	1	1	S1 AND (FINANCIAL (5N) PLAN)
	608	1	
	625	0	
	268	9	
	626	0	
	267	0	
S8	10	10	S1 AND CALENDAR
	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S9	0	0	S1 AND (PREVIOUS (5N) UPDATE)
	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S10	0	0	AU=ROBB, PAUL
	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S11	0	0	AU=ROBB, P?
	608	7	
	625	2	
	268	34	
	626	5	
	267	3	
S12	51	51	S1 NOT S2
	608	7	
	625	2	
	268	32	
	626	5	
	267	2	
S13	48	48	RD (unique items)

	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S14		0	S9 NOT S2
	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S15		0	RD (unique items)